

Concession business for January 2026 take-on

The Medical Schemes Act allows for employer groups to switch between medical schemes on 1 January of every year without any waiting periods. This is referred to as Concession Business.

The following criteria apply to all applications for 2026 Concession Business:

- The employer group's date of commencement must be 1 January 2026
- A legitimate employer/employee relationship must exist
- Employer groups need to have a minimum of two employees
- Self-employed individuals do not qualify for the underwriting concession
- Billing and contribution collection will always be in advance, by debit order only
- It must be compulsory for all staff on an existing medical scheme to transfer their membership to Momentum Medical Scheme
- Employees who are not beneficiaries of an existing medical scheme will be subject to full underwriting
- Late joiner penalties may be imposed, where applicable
- The balance of any existing waiting periods or exclusions will be applied.

Requirements

Please submit the following requirements via your Business/Practice Consultant or Momentum Medical Scheme Specialist by **30 September 2025**:

- A letter of intent to join Momentum Medical Scheme from 1 January 2026
- A fully completed company application form
- The previous three months' payroll (if the employer does not have proof of payroll, then documentation submitted to SARS, proof of UIF payments per employee, or a letter from the auditor confirming a list of the employees will be accepted)
- Demographics of the group submitted electronically (MS Excel spreadsheet) containing the following information:
 - Full names, date of birth and gender of principal member
 - Spouse, adult and child dependants
 - Chronic condition indication
 - Income

If all the criteria are met and the documentation is received in time, terms of acceptance will be issued by **31 October 2025**.



The terms of acceptance need to be signed by the employer and submitted together with the following documentation by **29 November 2025**:

- Fully completed individual member application forms
- Certificate of existing medical scheme membership for each employee.

Groups that meet the usual group underwriting criteria should be submitted via the regular New Business channels. If you need more information regarding Concession Business, please contact your Business/Practice Consultant or Momentum Medical Scheme Specialist.