

State medical aid premiums now unaffordable, claims PSA

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The **Public Servants Association** (PSA) has had a deluge of calls from anxious union members after the **Government Employees Medical Scheme** (GEMS) membership subscription increased by 13.4% for 2025, with many contemplating cancelling their policies.

The union said that in a recent **Public Service Co-ordinating Bargaining Council** (PSCBC) meeting with GEMS, the PSA and other unions rejected the proposed increase, which GEMS is now unilaterally implementing.

“This increase will cause a salary decrease for many public servants, making medical aid unaffordable... scores of members are contemplating cancelling their membership,” the union said.

The PSA said when unions concluded a collective agreement that established GEMS nearly 20 years ago, the founding principles were providing affordable medical cover and ensuring cost-effective medical cover for members over the long term.

“Parties endeavoured to promote the enrolment ... The GEMS subsidy was thus higher than for other medical aid schemes to persuade employees to opt for membership.”

However, alleges the union, this protection and preference of GEMS over other medical aid schemes enabled GEMS to use the opportunity to exploit members, an accusation which the scheme has denied.

The union said it never envisaged a situation where employees would have to choose between buying food for their families and paying for medical aid.

GEMS principal officer Dr Stanley Moloabi said the contribution increase had been carefully determined based on the anticipated healthcare funding needs of its beneficiaries for 2025.

He said the average increase per member was dependent on several factors, like the number of beneficiaries people were paying for, their salary bands, the cover option they chose and the subsidy.

“It is for this reason that the 2025 contribution was communicated to members individually as there may be slight variations.”