



ISO 9001:2015 Enhances the delivery of financial and clinical risk management services for funders and providers of healthcare

Client Background

MediKredit has been a key player in the healthcare industry since 1941. During 1992, the company replaced paper-based claims adjudication with electronic claims adjudication. MediKredit then pioneered the introduction of online real-time medicine claims adjudication in the South African private healthcare sector as early as 1998.

Its locally developed and internationally-patented IT systems touch the lives of more than eight million South Africans, while pharmacies, private and public hospitals, medical practices and healthcare funders make use of its fully integrated end-to-end service offering.

As the only electronic benefit management company with its own switch, MediKredit has achieved 99.987% uptime over the past 12 years.

During 2018, MediKredit adjudicated 17 644 030 claims with a total value of R7.83 billion.

Why Certification?

This organisation is known for its “MediKredit Magic”, which makes the difference between being merely good and positively excellent.

Thus, a framework had to be adopted to measure the continued satisfaction of all stakeholders. ISO 9001 certification was chosen as it supports MediKredit in identifying, measuring and continually improving its organisational performance.

Implementation Process

Historically, MediKredit's leadership came from pharmacy and pharmaceutical manufacturing backgrounds. The value of a formal quality management system (QMS)

was therefore well understood, and during 1999, a QMS was implemented within the organisation.

ISO certification was the next logical step in MediKredit's continued quest for quality and measurable, enhanced performance. On 14 March 2003 MediKredit received its ISO 9001:2000 certification with its first attempt.

This was possible within a six-month time frame given the following:

- management buy-in and support;
- having an established QMS as foundation to work from;
- adoption of a project approach;
- performance of a comprehensive gap analysis at the start of the project; and

the appointment of dedicated ISO champions.

Key Challenges

Having successfully maintained its ISO certification for 16 years, staff compliance remains one of the key challenges facing Medikredit. Ensuring that staff document, update and continuously improve their procedures, and then follow the documented procedures, is crucial.

A robust internal audit function, coupled with appropriate senior management support and regular trend analysis reviews, are essential to address this challenge.

Risk-based thinking needs to become established as part of the fabric of the organisation.

Benefits of certification

- Meeting and exceeding client and market expectations, and having a framework to measure the satisfaction of all stakeholders.
- A formal QMS supports a risk-based thinking approach within all levels of the organisation.
- Certification decentralises the ownership of quality delivery, and leads to improved management involvement and staff engagement with regards to quality and continuous improvement.
- A distinct advantage when tendering for new business.

"A mature quality management system is beyond doubt one of the most valuable assets any organisation can have. In our case, it has informed a risk-based thinking culture, which is implicit in the way we do things around here.



Having documented policies, processes and procedures in place for all key areas in the business is of immense value to staff and management alike. It assists in significantly reducing the time required for training new staff. In addition, it assists experienced staff and management to continuously improve the business through proposing improvements or innovations to existing policies, processes and procedures. Until it is documented, approved and implemented in a policy or standard operating procedure, it is not the way we do things.

Once documented, approved and implemented, however, it is the only way."

- Dr Hein Botha, MD.

Why BSI?

Given the maturity of its QMS, Medikredit required a service provider that could complement its culture of continuous improvement. In selecting a new service provider, it was critical for Medikredit to move to an organisation that is known locally and internationally, has qualified auditors and can render a superior service at a competitive price.

For these reasons, Medikredit changed its accredited service provider body to BSI during 2016.

Medikredit can therefore provide all its clients with confirmation of an internationally-recognised quality certification on an annual basis.