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**SOUTH AFRICAN QUALIFICATIONS AUTHORITY**  
**REGISTERED QUALIFICATION:**

**Occupational Certificate: Health Care Benefits Advisor**

SAQA QUAL ID		QUALIFICATION TITLE		
105030		Occupational Certificate: Health Care Benefits Advisor		
ORIGINATOR				
Development Quality Partner - INSETA				
PRIMARY OR DELEGATED QUALITY ASSURANCE FUNCTIONARY			NQF SUB-FRAMEWORK	
-			OQSF - Occupational Qualifications Sub-framework	
QUALIFICATION TYPE	FIELD		SUBFIELD	
Part-Qualification	Field 03 - Business, Commerce and Management Studies		Finance, Economics and Accounting	
ABET BAND	MINIMUM CREDITS	PRE-2009 NQF LEVEL	NQF LEVEL	QUAL CLASS
Undefined	102	Not Applicable	NQF Level 05	Regular-ELOAC
REGISTRATION STATUS		SAQA DECISION NUMBER	REGISTRATION START DATE	REGISTRATION END DATE
Registered		SAQA 03123/18	2018-12-07	2023-12-07
LAST DATE FOR ENROLMENT		LAST DATE FOR ACHIEVEMENT		
2024-12-07		2027-12-07		

*In all of the tables in this document, both the pre-2009 NQF Level and the NQF Level is shown. In the text (purpose statements, qualification rules, etc), any references to NQF Levels are to the pre-2009 levels unless specifically stated otherwise.*

This qualification does not replace any other qualification and is not replaced by any other qualification.

**PURPOSE AND RATIONALE OF THE QUALIFICATION**

**Purpose:**

A Health Care Benefits Advisor advises clients on the selection and use of appropriate healthcare benefit products and structures.

**Rationale:**

This qualification is the result of an industry process where the current unit standard based qualifications are being re-aligned into Occupational Qualifications. The qualification caters for building competence at Levels 5 and 6. This part qualification is part of a set of three, enabling the development of new entrants into the occupation and then catering for the further development as the employees specialise and eventually grow to become fully fledged Financial Advisors.

The effective use of wealth creation tools to grow wealth is essential for the protection and wellbeing of citizens. This industry provides an essential service in support of the development of the country and the achievement of the National Development Plan's objectives.

The growth of the financial services industry is dependent on the training and education of staff that will be able to provide professional financial services to people across the nation. This qualification will therefore support the National Development Plan and will contribute towards job creation and social harmony; it provides the basis for entry into the industry.

The qualification has relevance for learners who act as a Health Care Benefits Advisors, advising clients on the selection and use of appropriate healthcare benefit products and structures of various Medical Schemes.

## LEARNING ASSUMED TO BE IN PLACE AND RECOGNITION OF PRIOR LEARNING

Recognition of Prior Learning (RPL):

RPL for Access to the External Integrated Summative Assessment:

Accredited providers and approved workplaces must apply the internal assessment criteria specified in the related curriculum document to establish and confirm prior learning. Accredited providers and workplaces must confirm prior learning by issuing a statement of result or certifying a work experience record.

RPL for access to the qualification:

Accredited providers and approved workplaces may recognise prior learning against the relevant access requirements.

Entry Requirements:

NQF Level 4 qualification with Communication.

## RECOGNISE PREVIOUS LEARNING?

Y

## QUALIFICATION RULES

This qualification is made up of the following compulsory Knowledge Practical Skills and Work Experience Modules.

Knowledge Modules:

- Knowledge, 241301-001-00-00-KM-01, Overview of the Investment Advisory Industry, Level 5, 13 Credits.
- Knowledge, 241301-001-00-00-KM-02, Regulatory requirements for advising clients regarding insurance and investments, Level 5, 17 Credits.
- Knowledge, 241301-001-00-00-KM-03, Health Care benefits advisory services, Level 5, 15 Credits.

Total number of credits for Knowledge Modules: 45.

Practical Skill Modules:

- Practical, 241301-00-00-00-PM-07, Analyse Client needs regarding Health Care Benefits, Level 6, 17 Credits.
- Practical, 241301-00-00-00-PM-08, Provide advice on the introduction of Health Care Benefit Programmes, Level 6, 26 Credits.

Total number of credits for Practical Skill Modules: 43.

Work Experience Modules:

- Work Experience, 241301-001-00-00-WM-03, Participate in the processes of providing advice regarding the implementation of Health Care Benefit Programmes, Level 5, 14 Credits.

Total number of credits for Work Experience Modules: 14.

## EXIT LEVEL OUTCOMES

1. Provide advice regarding the use of Health Care benefit programmes.

## ASSOCIATED ASSESSMENT CRITERIA

Associated Assessment Criteria for Exit Level Outcome:

- All relevant regulatory requirements are correctly identified and complied with.
- The consequences of non-compliance with regulatory requirements is explained in terms of the impact on clients, the company and the representative.
- Appropriate client information is collected captured in a format required for analysing it relevant to the specific product being sold.
- Client information is analysed and interpreted to reflect the real client needs.
- Appropriate recommendations are developed and communicated to clients ensuring full disclosure.
- Records of advice given, instructions received, and actions taken are accurate and according to legal requirements.

Integrated Assessment:

Integrated Formative Assessment:

The skills development provider will use the curriculum to guide them on the stipulated internal assessment criteria and weighting. They will also apply the scope of practical skills and applied knowledge as stipulated by the internal assessment criteria. This formative assessment leads to entrance into the integrated external summative assessment.

Integrated Summative Assessment:

An external Integrated Summative Assessment, conducted through the relevant Quality Council for Trades and Occupations (QCTO) Assessment Quality Partner is required for the issuing of this qualification. The external Integrated Summative Assessment will focus on the Exit Level Outcomes and Associated Assessment Criteria.

## INTERNATIONAL COMPARABILITY

For determining the relevant international comparability of this qualification, a review was done of available similar qualifications/training in Ireland and Australia.

The two qualifications identified were:

- Professional Certificate in Insurance which leads to the designation of an Accredited Product Adviser (APA).

- FNS51215 Diploma of Insurance Broking.

#### Ireland:

The Insurance Institute offers the Professional Certificate in Insurance which leads to the designation of an Accredited Product Adviser (APA), when the following 3 modules are studied:

PDI-01: The Nature of Insurance.

#### Topics:

- The Irish insurance market-where you work.
- Risk and risk management.
- Insurable risks and their insurance solutions.
- Underwriting: the people and processes.
- The insurance contract and policy.
- The legal environment.
- Duties and responsibilities in the claims process.
- Calculating the claim payment: who should pay and how much.

PDI-02: Compliance and Advice.

#### Topics:

- Why and how we regulate.
- Impact of regulation.
- Agency and relationship management.
- Impact of the Central Bank Consumer Protection Code.
- Insurance documentation.
- Other legal requirements.
- Ethics and competency.
- Dispute resolution.

PDI-05: Healthcare Insurances.

#### Topics:

- Health systems.
- Knowing the customer and suitability.
- Community-rated private health insurance in Ireland.
- Risk-rated health insurance underwriting.
- Risk-rated health and associated insurance products.
- Health insurance marketing and distribution.
- Health insurance claims and administration.
- Factors impacting on the future of health insurance.

This programme is designed with busy insurance professionals in mind. The APA is delivered via blended learning, through a combination of:

- Online study supports, such as learning plans and mock exams.
- Self-directed study through textbooks.
- Online, on-demand lectures.

#### Australia:

FNS51215 Diploma of Insurance Broking.

This qualification is designed for individuals working as insurance brokers within a range of organisations. It supports the role of the professional insurance broking adviser who assists individuals and businesses identify their risks and recommends how these can be managed using insurance and other risk management strategies.

#### Core Units:

- FNSIBK406: Deliver professional insurance broking services.
- FNSIBK507: Review service performance.
- FNSIBK508: Implement changes to broking client's insurance program.
- FNSIBK512: Negotiate complex claims settlement for insurance broking client.
- FNSIBK513: Prepare submission for new business.
- FNSIBK514: Manage complex risk portfolio for a broking client.
- FNSIBK515: Monitor broking client requirements and establish loss control programs.

The elective units chosen must be relevant to the work outcome and meet local industry needs.

#### Conclusion:

The Occupational Certificate: Health Care Benefits Advisor compares favourably with both the international qualifications in terms of purpose, level, and duration.

### ARTICULATION OPTIONS

#### Horizontal Articulation:

This part qualification articulates horizontally with the following qualifications currently being developed:

- Occupational Certificate: Long Term Insurance Advisor, Level 5, 180 Credits.
- Occupational Certificate: Employee and Pension Fund Benefit Advisor, Level 5, 110 Credits.

#### Vertical Articulation:

This part qualification articulates vertically with the following qualifications currently being developed:

- Occupational Certificate: Investment Advisor, Level 6, 213 Credits.
- Occupational Certificate: Financial Advisor, Level 6, 515 Credits.

**MODERATION OPTIONS**

N/A

**CRITERIA FOR THE REGISTRATION OF ASSESSORS**

N/A

**NOTES**

Qualifying for External Assessment:

In order to qualify for an external assessment, learners must provide proof of completion of all required modules by means of statements of results and work experience records.

Additional legal or physical entry requirements:

None.

Criteria for the Accreditation of Providers:

Accreditation of providers will be done against the criteria as reflected in the relevant curriculum on the Quality Council for Trades and Occupations (QCTO) website.

The curriculum title and code is: Health Care Benefit Advisor: 241301-001-00-01.

Encompassed Trades:

This qualification encompasses the following trades as recorded on the National Learners' Records Database (NLRD):

- This is not a trade qualification.

Assessment Quality Partner (AQP):

Insurance Sector Education and Training Authority (INSETA).

Parent Qualification:

- 241301-001-00-00, Occupational Certificate: Financial Advisor, Level 6, 515 Credits.

Part Qualifications Related to The Occupational Certificate: Health Care Benefits Advisor Qualification:

- 241301-000-00-02, Occupational Certificate: Long Term Insurance Advisor, Level 5.
- 241301-000-00-03, Occupational Certificate: Employee and Pension Fund Benefit Advisor, Level 5.
- 241301-000-00-04, Occupational Certificate: Investment Advisor, Level 6.

**LEARNING PROGRAMMES RECORDED AGAINST THIS QUALIFICATION:**

**NONE**

**PROVIDERS CURRENTLY ACCREDITED TO OFFER THIS QUALIFICATION:**

*This information shows the current accreditations (i.e. those not past their accreditation end dates), and is the most complete record available to SAQA as of today. Some Primary or Delegated Quality Assurance Functionaries have a lag in their recording systems for provider accreditation, in turn leading to a lag in notifying SAQA of all the providers that they have accredited to offer qualifications and unit standards, as well as any extensions to accreditation end dates. The relevant Primary or Delegated Quality Assurance Functionary should be notified if a record appears to be missing from here.*

**NONE**

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