



## Dear Member

The early detection of an illness is important to improve the quality of life and to ensure a healthy lifespan. The prevention of diseases remains of key importance, as well as to start treatment as soon as an illness is detected. In this edition, we remind you of the health assessments that are available to you; we provide you with tips to improve your health and inform you why it's considered illegal to belong to two medical schemes at the same time.

We welcome any suggestions that you may have on articles or member benefits you would like published in future newsletters. Please send your suggestions to the Scheme Manager, Aashna Albert, by email to [aalbert@mhg.co.za](mailto:aalbert@mhg.co.za) or by fax to **0861 64 77 75**.

Until next time, enjoy the read.

## Health assessments

Even if you're feeling healthy, scheduling an appointment with your doctor for preventive care is important. Through a preventive examination and routine health screenings, your doctor can determine your current health status and detect early warning signs of more serious, costly problems.

**Did you know?** All members and their beneficiaries qualify for a free health assessment per year. A list of comprehensive health assessments are covered by your wellness benefits, including:

- the measurement of body mass index (BMI);
- a blood sugar test (finger prick);
- a blood pressure test; and
- a cholesterol test (finger prick).

The Scheme covers the full cost of one health assessment per beneficiary per year at Clicks and Dis-Chem pharmacies. Our case managers offer support by contacting members whose health assessments register an out-of-range result and providing them with the necessary guidance and information to improve their health. You can also make use of the vaccinations covered from the Scheme's wellness benefits to give your immune system a much needed boost. The following tests form part of early detection:

- prostate specific antigen test;
- cholesterol test;
- pap smear;
- mammogram
- DEXA scan/bone density; and
- HIV test.

These tests aim to detect diseases at an early stage before any symptoms become noticeable and assist in treating the disease much earlier. Regardless of whether or not you have undergone these tests, if you have worrying symptoms, it is important to take them seriously and have them checked out by a doctor.

### Which vaccines should I get?

- The flu vaccine should be administered at the start or end of winter and at the start of autumn. Baby immunisations are administered from six years of age, while the tetanus diphtheria booster can be administered when required.
- The pneumococcal vaccine is covered for beneficiaries who are 60 years old and older and for those considered to be at high risk.

**Note:** Take the time to look after yourself this season and go for your wellness screening and vaccination.



## Brace for surge in cost of medical scheme membership

Medical scheme members are likely to face higher-than-usual contribution increases in 2017, along with greater restrictions in their choice of healthcare providers, according to Insight Actuaries. Open medical schemes reported an overall operating deficit for 2015 due to higher-than-anticipated claims, but they managed to cushion the effect on consumers going into 2016 by dipping into their reserves, according to a report released by Global Credit Ratings (GCR).

However, after another year of higher-than-expected claims, Insight Actuaries joint CEO, Christoff Raath, said medical schemes were going to have to make changes to ensure their income covered their expenses. His analysis is consistent with a warning sounded at the Board of Healthcare Funders conference in July, during which SA's two biggest medical schemes – Discovery Health Medical Scheme and the Government Employees' Medical Scheme – told delegates that they had experienced an unexpected spike in claims. Raath said there appears to be general consensus in the industry that the 2016 claims experience is higher than expected. He said Insight's impression is that this is an industry-wide phenomenon driven by higher utilisation rather than higher tariffs and more hospital claims.

Most open medical schemes appear to be affected. The magnitude of this effect differs from scheme to scheme and although it is not catastrophic, it is not insignificant.

Raath said the tighter margins reflected in the GCR report imply that most medical schemes cannot retain their current solvency levels in the wake of higher claims experience without making changes for 2017.

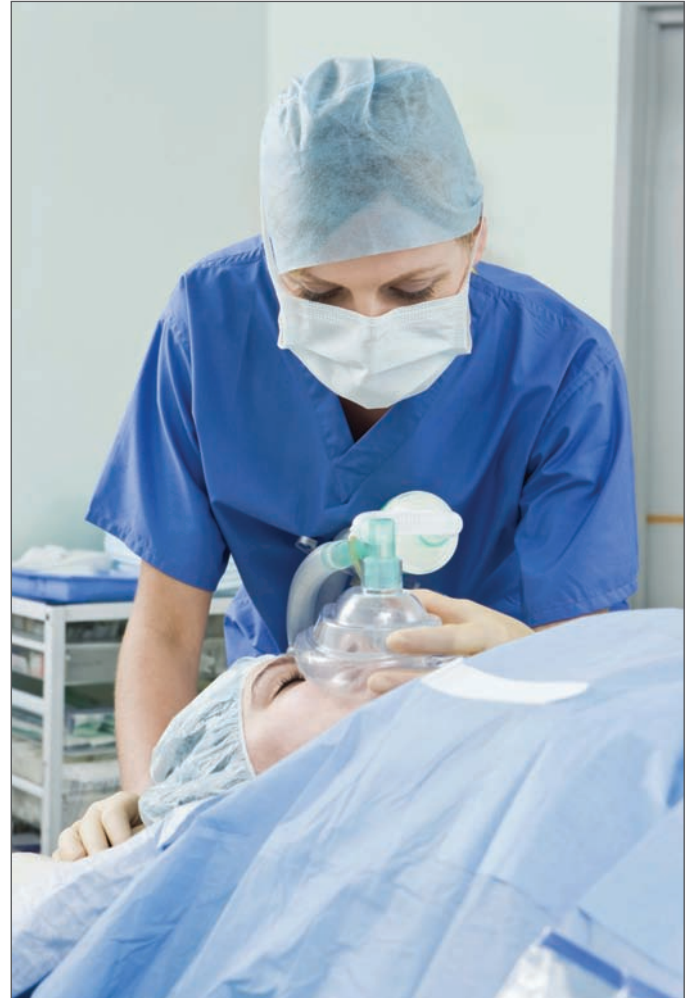
Schemes will be trying to strike the balance between introducing higher contribution increases and implementing tighter managed care initiatives and greater restrictions in choice of healthcare providers. They will also try to lower administration fees and negotiate hard-on tariffs with healthcare providers, he said.

Open medical schemes are due to announce their contribution increases and product changes from late September.

GCR said contribution increases among open medical schemes were fairly low for 2015, as schemes tried to retain members.

The average contribution increase for the medical schemes GCR assessed was 9.1 per cent in 2015, compared with 10 per cent in 2014.

*Tamar Kahn: Business Day, 12 September 2016*



Source: <http://www.bdlive.co.za/business/healthcare/2016/09/12/brace-for-surge-in-cost-of-medical-fund-membership-say-actuaries>

## Prescribed minimum benefit (PMB) alert

Can certain medical scheme exclusions, such as cosmetic surgery, be considered under PMBs?

### Answer

Exclusions do not apply to PMBs. For example: If you contract septicaemia after cosmetic surgery, the Scheme has to provide healthcare cover for the septicaemia because septicaemia is regarded as a PMB. (Cosmetic surgery will remain an exclusion.) PMBs relate to the diagnosis; it doesn't matter how you contracted the condition.



Source: <http://www.medicalaid.co.za/medicalaid/pmbsandchronicdiseases.aspx>



# INCREASING WEALTH BY HEALTHY CHOICES

## 10 minutes to better health

Regular physical activity is good for your body, reducing the risk that you'll develop high blood pressure, heart disease, colon cancer or diabetes.

Exercise is also good for your mind. Regular activity can reduce stress, anxiety and depression; plus, staying active helps people maintain their strength, flexibility and endurance as they age.

Fortunately, brisk walking and other forms of regular, moderate activity seem to be just as effective as more rigorous workouts when it comes to promoting psychological health.

### What can you do?

- >> Make lifestyle changes that last
- >> Starting small, focusing on changing one habit at a time and getting support from others can help you achieve your exercise or other health-related goals. Exercise regularly, as it fuels the brain's buffers and builds the mind's muscles. Exercise may lower rates of anxiety and depression by helping the brain cope better with stress and will make your mind stronger, along with your body.

Source: <http://www.apa.org/topics/sport-exercise/>



## Can I belong to more than one medical scheme?

Many people find the idea of belonging to more than one medical scheme quite attractive. Of course, this could seem to make perfect sense, because if you run out of funds on one medical scheme, the second scheme could cover the shortfall. If you can afford it, belonging to two medical schemes may seem like the perfect solution. However, belonging to more than one medical scheme is considered to be fraud and, by law, is not allowed.

The laws of the country dictate that you need to inform your medical scheme if you are already a member of another medical scheme. The consequences could be quite severe if you neglect to do this. There are instances where you could unintentionally end up in a situation where you belong to more than one medical scheme. An example of this could be if you are listed as a dependant on your spouse's medical scheme, then change jobs to one where your new employer offers another, preferred medical scheme and you simply forget to resign from your spouse's medical scheme before joining the new scheme.

Take action as soon as you become aware of the fact that you belong to more than one medical scheme; it is unlawful. You should obtain membership certificates from both medical schemes and inform them of the situation. A sincere and honest approach is always the best option. You would then need to decide which medical scheme you will be keeping active and which one you will be cancelling. Follow the correct channels with each medical scheme.



If you fail to do this, you should be prepared to face the consequences of that decision. A possible consequence may be the cancellation or suspension of your membership with both medical schemes. This is due to the fact that you were dishonest when it came to disclosing this information. Another possibility would be that your information would be added to a fraud database that is accessed by all medical schemes. This could make it very difficult, if not impossible, for you to find medical scheme cover elsewhere. It is important to note that belonging to more than one medical scheme is illegal and viewed as a serious crime. You could be convicted of fraud and sentenced to spend up to five years in jail, be issued a hefty fine or be liable for both jail time and a fine.

It really is evident why you should correct the mistake of belonging to more than one medical scheme sooner rather than later. You could end up paying for this mistake and your negligence with your money, your time and your freedom.

Source: <http://medicalaidinsouthafrica.co.za/more-than-one.php>

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