



Dear Member

Medical scheme fraud is one of the fastest-growing problems that we are faced with in South Africa, as it contributes to the overall cost of healthcare and occurs across the board. In this issue we also focus on osteoporosis awareness to educate members about the importance of a healthy diet to prevent the disease. In addition, read more about the claims submission process.

Please send your suggestions to the Scheme Manager, Aashna Albert, by e-mail to [aalbert@mhg.co.za](mailto:aalbert@mhg.co.za) or by fax to **0861 64 77 75**.

Until next time, enjoy the read.

## Let's work together to stop fraud, waste and abuse

### Medical scheme fraud, waste and abuse hurts everyone!

Fraud does not only affect medical schemes negatively, it has an impact on their members too. Fraudsters rob members of their benefits and profit at the expense of medical scheme members.

PG Group Medical Scheme is fully committed to protecting its members and has adopted a zero-tolerance approach to fraud. We need the help of our members to continue our efforts to combat fraud, waste and abuse.

#### Examples of fraud, waste and abuse include the following:

- >> It is fraud when you allow someone other than a dependant or a third party to use your membership card.
- >> It is fraud when you submit or allow a provider such as a pharmacy, doctor, physiotherapist, social worker or optometrist to submit claims for services that hadn't been rendered. **Examples include:**
  - >> an optometrist providing sunglasses, but claiming for spectacles from the medical scheme;
  - >> a pharmacy submitting claims for self- or acute medication when the pharmacy is actually providing groceries such as milk formula or nappies in exchange for the value of the claim.
- >> It is fraud when a provider bills the Scheme for more consultations than are physically possible in one day.

#### Waste:

Waste occurs when healthcare providers claim for services that fail to meet the standard of care. It is also wasteful if they do not claim correctly or use incorrect claiming codes.

#### Abuse:

Abuse occurs when healthcare providers claim for tests and services that are not medically necessary or overcharge for services.

PG Group Medical Scheme encourages all members, healthcare providers and stakeholders who encounter any form of fraud, waste or abuse to report it to the Scheme's hotline on **0800 20 05 64** or by sending an e-mail to [schemeinvestigations@mhg.co.za](mailto:schemeinvestigations@mhg.co.za). The hotline is operated by a third party and is a completely confidential, toll-free, 24-hour call centre where members, healthcare providers and other stakeholders can anonymously report all instances of fraud, waste and abuse without fear of any repercussions.

Source:  
MMI Health Fraud Unit



## Osteoporosis on the rise

‘Known as the silent epidemic because it exhibits no symptoms, osteoporosis is a disease that affects the strength of bones, making them more susceptible to breaks and fractures, particularly in the hip, spine and wrist areas. Healthy bones are continuously renewed, with old bone being removed by cells known as osteoclasts and new bone built by osteoblasts.

‘In people with osteoporosis, the timeworn bones are destroyed faster than they can be replaced, making them thinner and therefore more fragile,’ explains Tereza Hough of the National Osteoporosis Foundation of South Africa.

### Diets not good enough

‘Most fad diets exclude calcium-rich foods such as milk, yoghurt and cheese and herein lies the problem,’ says Hough.

She adds, ‘With rising numbers of women subscribing to eating plans designed to bring down the number on the scale, they are quite literally changing the properties and mass of their bones and as a result, increasing their chances of getting osteoporosis later on in life’.

Although osteoporosis can be found in both men and women, it is more prevalent in post-menopausal women. Genetic factors also have a key role to play in a person’s risk of developing the disease and those with a history of the condition in their family should go for regular BMD tests to assess the state of health of their bones.

‘The good news is that several steps can be taken to combat the onslaught of this disease. Weight watchers can include calcium-rich foods that are not fattening on their daily menus such as nuts and seeds, including almonds and sesame, beans, oranges, figs, broccoli and green leafy vegetables like kale. Furthermore, weight-bearing exercises are very good for building bone strength and are great for the figure too,’ says Hough.



### Increase calcium to lower osteoporosis risk

‘A definite increase is being seen in the incidence of osteoporosis in modern women. In light of this fact, I highly recommend that all females include the recommended daily allowance of calcium in their diets – 1 000 milligrams for adults under the age of 50 and 1 200 milligrams for those who are over 50. Vitamin D is also a vital component in the fight against osteoporosis and doctors advise that the optimal intake is between 1 000 international units (IUs) and 2 000 IUs per day,’ says osteoporosis specialist, Dr Stan Lipschitz.

Those in the know are concerned about the higher prevalence of osteoporosis in women. Shouldn’t you be concerned too? Speak to your doctor about being tested for osteoporosis and ask about the best treatment for your condition and lifestyle.

## Prescribed minimum benefit (PMB) alert

Why are some chronic illnesses covered and some not?

### Answer

The diseases that have been chosen are the most common, life-threatening diseases and are those for which cost-effective treatment would sustain and improve the quality of a member’s life.



## Claims submission process

At PG Group Medical Scheme we have laid out the claims submission process to provide you with some insight into the administration of your claims.



# Claims

Detailed accounts are received from the member or service provider with all the required information.

If the claim is received with missing or unclear information, it will be rejected. Reasons for the rejection will appear on your claims statement.

The claim is referenced with a membership and practice number.

The patient's information on the claim is verified. Once this has been completed, the claim is processed.



## SAVE THE DATE: Annual General Meeting (AGM) 2016

The AGM for members of the PG Group Medical Scheme will be held at PG Group, Block B, 18 Skeen Boulevard, Bedfordview, on 24 June 2016 at 10:00. The notice, together with minutes from the previous meeting, will be sent to members in due course. We look forward to seeing you there!



# MULTIPLY YOUR WELLNESS

## Activate your Dis-Chem benefit

- Go to the service desk at your nearest Dis-Chem store with your ID, Multiply client number or membership card to get the Dis-Chem benefit activated.
- Start swiping to earn points.



### What is the benefit?

**Multiply Starter** members get **4.5%** back in Dis-Chem benefit points on selected products and **3% back** on all other products.

Selected **Dis-Chem** Branded and Nutritional products with the **4.5% back Dis-Chem** benefit points include:

- Dis-Chem and Dis-Chem Gold Range
- Dis-Chem Healthy Living
- Dis-Chem Homeopathic
- Dis-Chem Lifestyle
- Dis-Chem Lifestyle Foods
- Dis-Chem Spectrum
- Biogen
- Biogen Pro-Series

All other products that give you **3%** back in **Dis-Chem** benefit points are the rest of the products sold in **Dis-Chem**.

**Multiply Provider** members get up to **10% back** in Dis-Chem benefit points and **Multiply Premier** members get up to **25% back**.

**Get More**  
To Upgrade to either

**Multiply Provider** at a Monthly subscription of

- Single member: **R59**
- Family of two (main member and partner): **R79**
- Adult dependants (19 years and older): **R10 per dependant**
- Child dependants (younger than 19 years): **Free**

or **Multiply Premier** at a Monthly subscription of

- Single member: **R179**
- Family of two: **R219**
- Family of three or more: **R249**

For even greater discounts and rewards.

Contact **0861 100 789** or SMS **'JOIN'** to **40717** or visit [www.momentum.co.za/multiply](http://www.momentum.co.za/multiply).