

MEMBER NEWSLETTER

ISSUE 3 JULY - SEPTEMBER 2022



PRINCIPAL OFFICER'S NOTE

It's time to shake off the winter blues, turn your face toward the sunshine, and rejuvenate yourself. We share some springtime wellness tips that are super-easy to apply in your daily routine. Medical schemes play a significant role in funding private healthcare in South Africa. However, the sector is negatively affected by the high rate of fraudulent claims. In this newsletter, we re-enforce some useful info on the types of fraud, and we also focus on good bone health. Osteoporosis is also known as "the silent crippler", in South Africa, 1 in 3 women and 1 in 5 men will possibly develop this disease within their lifetime. You as members are very important to us and it is important that you understand your responsibility – read further for more info.

Warm regards,
Danie van Tonder

If there are any topics or member benefits that you would like to see more of in future newsletters, please send your suggestions to us at news@mhcmaf.co.za.



SPRING-CLEAN YOUR BODY THIS SPRING

With spring around the corner, research shows that wellness begins from the inside and works its way out. So, spring-clean your body by cutting out heavier winter comfort foods and adding more fresh fruits and vegetables back into your diet. You'll naturally eliminate toxins and start to get your weight back in time for the warmer weather.

A new workout routine

Jump-start your body with a new workout. Are you a walker? Try something different for a week, like cycling, swimming, or lifting weights. You'll awaken new muscles from their winter slumber and perhaps even discover a new passion. Changing things up is not only rejuvenating, but it can also be a trigger for weight loss.

Nothing better than the great outdoors

Winter stagnation is hard on even the happiest person –it can make you feel unproductive, irritable, and even depressed. A fail-proof springtime wellness tip is to recharge your psychological batteries in the great outdoors.

Science shows that when you venture out into nature regularly, you can enjoy:



Improved attention span



Increased brain activity



Boost in serotonin (the feel-good neurotransmitter)



Consciously cultivate a more positive mindset

Negative thoughts are draining, but if you recognise that you're having one, you can consciously choose to change it. Switch out "I can't" for "I can" for a week and see how differently you feel at the end of it. The chemicals produced by the body in response to positive thoughts are more likely to support you as you spring into the new season.

The bottom line is that the focus on "feeling good" also helps us to discover physical, mental, emotional, financial, and spiritual practices that improve our energy and health.

DID YOU KNOW?



UPDATE TO COVID-19 VACCINATION SCHEDULE: ADDITIONAL BOOSTER DOSE FOR PERSONS 50 YEARS AND OLDER

From **Monday, 6th June 2022**, persons 50 years and older will be eligible to receive an additional booster dose of Comirnaty® vaccine (Pfizer) provided that a period of at least 120 days has elapsed since they received their last Covid-19 vaccination.

Call **0861 000 300** for more information.



FRAUD

Healthcare fraud is one of the fastest growing crimes in South Africa today. Classified as a white-collar crime, healthcare fraud eats up huge amounts of money from the South African economy every year.

What kind of action is classified as fraud, waste and abuse?

- Allowing your healthcare provider to **charge for services they did not provide.**
- **Loaning your medical scheme card** to unregistered dependants, i.e. friends and family members.
- Providing your medical scheme or **policy details to a healthcare provider for the purpose of submitting false claims** in order to obtain a percentage of cash from the healthcare provider upon payment of the false claims by the medical scheme or insurer.
- Buying **non-medical goods** with your medical scheme card from doctors and pharmacies.
- Being admitted to hospital for a **non-existent ailment** in order to benefit from the cash payment from your insurer.

Medical scheme members are the first line of defence against unscrupulous healthcare providers. By examining correspondence from their medical schemes, especially statements about claims that were received and paid out, members are able to alert their schemes about any suspicious claims. In this manner, forensic departments of medical schemes are able to uncover many fraudulent claims. Even if your suspicion does not result in a fraud investigation, your vigilance and engagement with your scheme can help to curb the cost of incorrect claims submitted by healthcare providers, due to administrative errors.

Report fraudulent activity by calling the anonymous 24-hour toll-free line on 0800 200 564 or email tip-offs to mhcmf@tip-offs.com

LET'S TALK ABOUT OSTEOPOROSIS

Eating a healthy diet and exercising regularly can help slow or stop the loss of bone mass and help prevent fractures. About half of osteoporosis-related repeat fractures can be prevented with appropriate treatment.

What is Osteoporosis?

Osteoporosis is a disease that causes bones to become weak and brittle, to the extent that a fall, or even mild stresses such as bending over or coughing, can cause a fracture. Osteoporosis-related fractures most commonly occur in the hip, wrist, or spine.





KNOW THE RISK FACTORS

- Post-menopausal women
- Low oestrogen in women
- Men and women with a significant smoking history
- Low testosterone levels in men
- Family history of osteoporosis and fractures
- Previous fracture after minimal trauma
- Calcium and Vitamin D deficiency



A lifelong lack of calcium plays a role in the development of osteoporosis and other factors such as:



Other hormone imbalances such as parathyroid hormone and growth hormone



A sedentary lifestyle – lack of physical activity and inappropriate nutrition play pivotal roles



Medical conditions such as rheumatoid arthritis, diabetes, auto-immune disorders, hyperthyroidism and digestive issues



WHAT ARE THE SYMPTOMS OF OSTEOPOROSIS?

Osteoporosis has no symptoms in the early stages of bone loss. However, once your bones have been weakened, you might have signs and symptoms that include:



Back pain caused by a fractured or collapsed vertebra



A bone that breaks much more easily than expected



A stooped posture



Loss of height over time



WHEN TO SEE A DOCTOR?

Consult a doctor if you are experiencing:

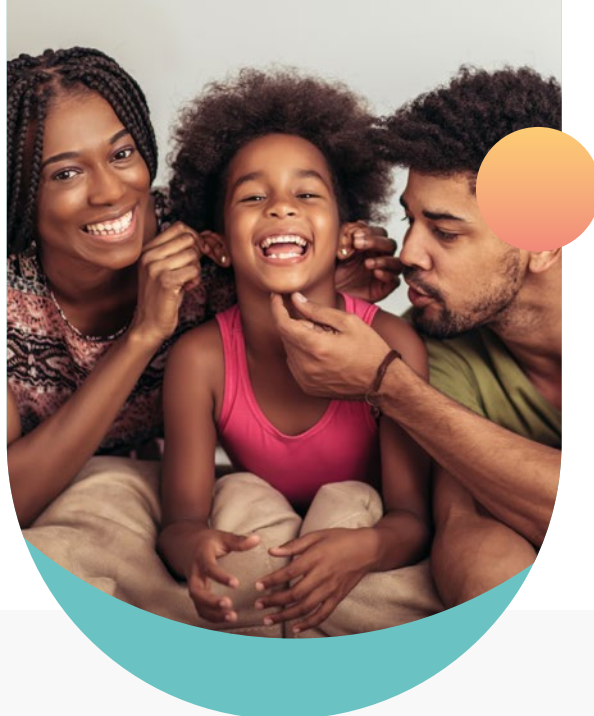
- Pain, tenderness, or stiffness in one or more joints
- Swollen joints, limited range of joint motion or stiffness that goes away after movement
- Difficulty moving a joint or doing common daily activities
- Clicking or cracking sound when a joint bends

SAVE THE DATE ANNUAL GENERAL MEETING

Date: 13 October at 10h00

Meeting will be held online via a Zoom conference

Call **0861 000 300** or log onto **www.mhcmf.co.za** for more information



WHAT ARE YOUR RESPONSIBILITIES AS A MEMBER?

You can help the Scheme, and yourself, by taking responsibility for the following:

- **Understanding how the Scheme works** and what benefits you are entitled to by reading communication from the Scheme and attending awareness sessions.
- **Keeping the Scheme up to date on any changes** to your membership details.
- **Checking all accounts from service providers**, as well as your claims statements from the Scheme to make sure that all your details are correct and that your claims have been processed correctly; this will also help you to quickly spot any false claims or over-charges against your benefits and to let the Scheme know if you notice anything suspicious;
- **Before having any medical procedures, requesting quotes** from service providers and submitting these to the Scheme so that you can find out the difference between what the Scheme will pay and what you will have to pay directly to service providers.
- **Contacting the Scheme before you are admitted to hospital** to pre-authorise your admission.
- **Pre-authorising** your chronic conditions and medicine with the Scheme.
- **Informing the Scheme of any third-party** or motor vehicle accident claims or of any payments made to you by the Road Accident Fund.
- **Filing all your documentation regarding** the Scheme so that you can refer to it, if necessary, especially tax certificates, as the South African Revenue Services (SARS) may require you to produce these even up to 10 years later.
- **Keeping your membership card in a safe place** so that no one else can use it fraudulently.
- **Most importantly, remembering that your health is ultimately YOUR responsibility;** even though the Scheme can help in many ways, you can play an extremely important part in avoiding or managing especially the lifestyle diseases so common and costly nowadays.

DISCLAIMER: This information is for educational purposes only, and is not intended as medical advice, diagnosis or treatment. If you are experiencing symptoms or need health advice, please consult a healthcare professional.