

MOTO HEALTH CARE NEWSLETTER



ISSUE 1 JANUARY - MARCH 2024

PRINCIPAL OFFICER'S NOTE

Dear Member/ Employer

Welcome to the Scheme's first combined newsletter of 2024. It is hard to believe that we are already heading towards the end of the first quarter of the year. Whilst the country still faces almost insurmountable challenges with power stability and a weakened economy, you and your loved ones can rest assured that Moto Health Care will continue to take care of your healthcare needs with our comprehensive bouquet of healthcare options. It is important for you to ensure you have the appropriate level of cover. Should you need to evaluate your healthcare needs, please reach out to the Scheme so that one of our experienced consultants can contact you or your company for a free consultation. Moto Health Care continues to perform financially well through solid governance and efficient administration initiatives, which has seen our contribution increases remain consistently lower than the industry average. Our gratitude also goes out to our members and employers, who are the foundation of our Scheme. We value your ongoing support. May 2024 be a successful, meaningful year for all our valued stakeholders.

Warm regards

Danie van Tonder

Should you wish to see a specific topic addressed in future issues of this quarterly newsletter, please email your suggestions to news@mhcmf.co.za

*'Care shouldn't
start in the
emergency room.'*

James Douglas

Emergency services

Emergency services are a key service offered by all medical schemes to ensure that their members are assisted during emergency situations.

Moto Health Care contracts with Europ Assist, who is a leading service provider in this landscape. To assist our members in accessing these services, the Scheme will be embarking on a drive to send the appropriate emergency services contact details to all members on vehicle window stickers and other informational material that members can keep on hand. It is therefore crucial that the Scheme has your correct contact details so that these items can be sent to you. Please update your contact details if these have changed since our last correspondence to you.

Please see the article about calling for emergency ambulance assistance further on in this newsletter.

New preventative screening benefits 2024

Are you aware of the additional preventative screening benefits the Scheme covers from your preventative wellness benefit in 2024?

Let us explore the invaluable benefits of these tests:



HPV vaccination: Protecting men and women against HPV

The human papillomavirus (HPV) is a sexually transmitted infection that is the leading cause of cervical cancer in women worldwide. Certain strains of HPV may also cause genital cancer in men, whilst other strains cause mouth cancer and warts all over the body. The good news is that a once-in-a-lifetime vaccination against HPV has proven to be highly effective in preventing these preventable HPV-associated conditions.

Moto Health Care covers two HPV vaccinations, each given a few months apart, as a once-in-a-lifetime benefit from your preventative wellness benefit, subject to pre-authorisation. Please take the time to discuss this with your treating doctor.

Who qualifies for the HPV vaccination?

All female beneficiaries between the ages of nine and 26 years, and male beneficiaries between nine and 18 years qualify for this benefit.

A third dose of the HPV vaccine may be considered for high-risk immunocompromised women between the ages of 26 and 45 years after discussion with the treating doctor.



Occult blood fecal test: Screening for colorectal health

Colorectal cancer is the third most commonly diagnosed cancer worldwide. Early detection may save your life if you are diagnosed and treated early enough. The occult blood fecal test, also known as a stool test, is a diagnostic pathology test that screens for blood in your stool.

This test can detect potentially cancerous growths in the colon or rectum at an early stage, even if you do not have any symptoms yet. The earlier colorectal cancer is diagnosed, the earlier you can start with the treatment you need.

Who qualifies for the colorectal screening benefit?

High risk beneficiaries who are 50 years old and older qualify for colorectal screening. Please discuss this annual test with your treating doctor and let him/her know if you have a family history of colorectal cancer.



Dental fissure sealing

Dental hygiene during childhood plays a vital role in your child's long-term oral health. The Scheme now covers dental fissure sealing as part of dental preventative care to prevent dental carries. This benefit is subject to pre-authorisation.

Who qualifies for this added dental preventative benefit?

Children under the age of 16 years qualify for this benefit as a once-in-a-lifetime benefit.





Contraceptive benefit

Your wellness benefit covers up to R1 500 per annum for oral contraceptives, injectable contraceptives and intrauterine contraceptive devices (IUCDs).

Who qualifies for this benefit?

Female beneficiaries up to the age of 45 years on the Classic, Classic Network and Optimum options qualify for this benefit.

Conclusion

The value of your wellness benefit cannot be overstated. Moto Health Care covers these preventative benefits to contribute towards a healthier future for you and your beneficiaries.

Which services must be authorised and how do I obtain authorisation?

Authorisation must be obtained before planned procedures in hospital or within 48 hours after emergency admissions.

Pre-authorisation is required for the following, among others:

- All hospital admissions
- Outpatient treatment in a hospital, i.e. when you do not stay overnight at the hospital (Note that members on the Essential and Custom Options may claim for out-patient emergency treatment up to the authorised limit by submitting a reimbursement form for out of area / emergency).
- Admission to a day hospital
- MRI/CT scans or radio-isotope studies
- Access to managed care programmes (i.e. oncology, HIV and wellness/preventative care)
- Emergency ambulance transportation
- Specialised and surgical dentistry in hospital
- Visits to a specialist for members on the Custom and Essential Options
- Additional general practitioner consultations on the Classic and Classic Network Options once your savings are depleted
- Certain procedures in the doctor's rooms (phone our call centre if you are unsure whether your procedure requires pre-authorisation)
- Chronic medication



Ways to get an authorisation



Call our call centre on **0861 000 300** and follow the voice prompts.



WhatsApp our call centre agents during office hours on **0861 000 300**.



Chat to a call centre agent on our website by using the **chat button** in the bottom left-hand corner of your screen.

Remember that a relative or friend may also call for hospital pre-authorisation if you are unable to do so due to the seriousness of your condition. It is therefore very important to provide a relative or friend with the contact details to do so in your absence.

Although the Protection of Personal Information Act will prevent the unauthorised sharing of information, call centre agents are well trained to assist with emergency authorisations where needed.

For more information on this topic, go to our website at www.mhcmf.co.za and download the Summary of Benefits, which will assist you in following the correct process for each of the above-mentioned authorisations.

Europ Assistance **emergency ambulance services**

In an emergency, please contact Europ Assist, the Scheme's ambulance partner. It is important that the contact number for this service be stored on your and your dependants' cell phones.

Europ Assist is your first line of contact: **0861 009 353**.



Once contact is made with Europ Assist the operator will ask a few questions to identify your profile. Emergency transportation is provided 24 hours a day, seven days a week. The registered assistant will guide you through the process that needs to be adhered to until the ambulance reaches the injured person. Medical guidance such as cardiopulmonary resuscitation (CPR), is provided by registered agents.

The most difficult thing to do is to keep calm, but that is the most important one of them all. Allow the team of medical professionals to take over once they arrive.

Please note: Ensure that the payment of the service provider who assisted is reflected on your claims statement.

An emergency happens suddenly and therefore it is most important that you and your dependants on Moto Health Care are equipped with the contact information of Europ Assistance, who will guide you through an emergency and ensure that you get the level of care you require in your situation and to get it fast.

Our emergency agents answering the calls are equipped with the required clinical experience and expertise to assist in any situation.

If you have small children, make sure that their school is aware of the emergency number to call. It is useful to make a card for your children, which is readily available on their school bags with these details on.

Elderly members of the Scheme are encouraged to keep this contact number on their fridges and provide it to a neighbour and close family member should the need arise for them to call an ambulance.



Europ Assistance number

0861 000 300 – Press option 1, then option 1 again
Dial 0861 009 353 directly and press option 1



Remember to save our emergency number on your phone and call us on **0861 009 353** for assistance. For more information, visit www.mhcmf.co.za or **download the mobile app today!**

Call Centre: 0861 000 300 or email info@mhcmf.co.za

DOWNLOAD THE **MOTO HEALTH CARE** MOBILE APP TODAY!

www.mhcmf.co.za



Take note of our whistle-blower hotline number, 0800 200 564 or email tip-offs to mhcmf@tips-offs.com. All reports are confidential.

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.