

MOTO HEALTH CARE NEWSLETTER



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PRINCIPAL OFFICER'S NOTE

Dear Member/ Employer

I hope this message finds you well as we embark on the journey through the second quarter of the year.

As we navigate through the ever-evolving landscape of healthcare, it's imperative to stay informed and engaged in our collective mission of promoting wellness and providing exceptional care to our community of members and employer groups. At Moto Health Care, our commitment to delivering quality healthcare services remains unwavering. Throughout the first quarter, we continued to uphold our values of compassion, integrity and innovation, striving to meet the diverse needs of our members and employers.

I am delighted to share with you the latest updates, initiatives and resources within these pages, where you'll find valuable insights regarding dependants over 18, heart health, dental care and the recent signing of the National Health Insurance (NHI) bill into law.

We understand the importance of communication and transparency, which is why this newsletter serves as a platform to foster meaningful connections and empower you to make informed decisions about your health and wellbeing.

Thank you for choosing Moto Health Care as your trusted medical aid provider. Together, let us embark on this journey towards a healthier, happier future.

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

Your heart health

What does your heart health look like? If you are unsure of the answer, it may be worthwhile to discuss this with your doctor.



Why is it important to know your risk for heart disease?

Heart disease remains one of the most significant health challenges South Africans face today. Understanding your risk factors is the first step in taking control of your heart health. While some risk factors such as genetics and age are beyond your control, there are steps you can take to lower your risk.



Identifying risk factors

High blood pressure, high cholesterol and smoking are three key risk factors for heart disease that affect nearly half of all people worldwide. High blood pressure (hypertension), often referred to as the 'silent killer', can damage your heart and other organs without any noticeable symptoms. Similarly, unhealthy levels of cholesterol can lead to plaque buildup in your arteries, restricting blood flow to vital organs. Smoking not only damages the heart and blood vessels but also exposes non-smokers to second-hand smoke, increasing their risk of heart disease.



Health conditions and lifestyle choices

Other health conditions, such as diabetes and obesity, significantly increase the risk of heart disease. Diabetes disrupts the body's ability to regulate blood sugar levels, while obesity is linked to high cholesterol, high blood pressure and diabetes. Additionally, certain lifestyle choices, including a diet high in saturated fats and trans fats, lack of physical activity and excessive alcohol consumption, can further increase your risk.



Genetics and family history

While genetics play a role in heart disease risk, shared environments and lifestyle choices within families can also contribute to increased risk. Therefore, individuals with a family history of heart disease should be particularly vigilant about managing controllable risk factors through healthy habits.



Age, gender, race and ethnicity

Heart disease can affect anyone at any age, but the risk rises with age. Both men and women are susceptible to heart disease, although the prevalence may vary between age groups. Certain racial and ethnic groups worldwide are at higher risk of developing heart disease, yet heart disease remains a significant concern across all racial and ethnic backgrounds.



Taking control of your health

Understanding your risk factors is the first step toward a healthier heart. By adopting a heart-healthy lifestyle, including regular exercise, a balanced diet, maintaining a healthy weight, and avoiding tobacco and excessive alcohol consumption, you can significantly reduce your risk of heart disease.

While certain risk factors for heart disease are beyond our control, many can be managed through lifestyle modifications and preventive healthcare. By taking proactive steps to prioritise your heart health, we can work towards reducing the burden of heart disease in our communities and improving your overall wellbeing.

The Principal Officer of Moto Health Scheme, Danie van Tonder, practices what he teaches, saying: 'A healthy body houses a healthy mind and that is why I am a proud member of Moto Health Care as well.'

As a keen participant in lawn bowling, Mr van Tonder has won a gold medal at the Gauteng North veteran championship in 2023. He was then honoured with his Gauteng North colours and participated as part of the Gauteng North Veteran team in the South African Bowls Veteran Interdistrict Challenge, where they competed and won against teams from all the provinces.

See him in action to the right during the tournament and proudly boasting his award and gold medal.



Signing of the NHI Act and what it means for South Africans going forward

Following the signing of the National Health Insurance (NHI) Bill into law by President Cyril Ramaphosa on Wednesday, 15 May 2024, Moto Health Care would like to reassure you that your cover will remain in place, and to provide you with a clear understanding of what to expect going forward.

Please don't cancel your medical aid because of NHI - Health Minister

This article published on 27 May 2024 on Daily Investor perfectly summarises everything you need to know about the NHI bill and its impact on your medical cover.

Health Minister Joe Phaahla has urged South Africans not to cancel their medical aid as the Government's National Health Insurance (NHI) bill will take years to fully implement.

Phaahla's comments came after President Ramaphosa signed the NHI bill into law on Wednesday, 15 May, marking an end to a decades-long process.

The NHI aims to transform South Africa's healthcare system, achieve universal coverage for health services, and, through this, overcome critical socio-economic imbalances and inequities of the past.

The legislation provides a framework for providing universal care through a State-run fund and will ban the private sector from financing treatment covered under the plan.

While the Government has promised that signing the NHI into law will result in universal healthcare free at the point of delivery, this ambition is far from reality.

According to the NHI bill, it will take around 10 to 15 years for the State healthcare cover to be fully implemented and it is clear that, even then, there will be room for private medical aid to cover certain procedures.

This expectation also does not account for the fact that the NHI will most likely be tied up in South Africa's courts for years, with business groups and medical organisations threatening to challenge it.

'On medical aids, I have seen some hilarious statements that I hope were just jokes, saying that people were going to cancel their medical aids and saying the 30th of May would be their last deduction,' Phaahla said. 'We want to say to all South Africans. This is a process that, when it is ready, you will be informed, and medical aid providers will be informed. Medical aid schemes are still there. So keep your medical aid. Everything will be transparent. The day when the NHI becomes a reality, the Ministry will announce it. Please, don't throw away your medical aid schemes and stop your debit order, Phaahla pleaded.



Phaahla's comments align with those from private medical aid groups, who have also called on their clients to not cancel their schemes.

To read more, visit:

<https://dailyinvestor.com/south-africa/52241/please-dont-cancel-your-medical-aid-because-of-nhi-health-minister/?source=newsletter>.

The Scheme's administrator, Momentum Health Solutions has urged their members and the wider South African community to continue with their current healthcare arrangements.

In a statement from Michael Temlett, Executive Head: Open Market Business Unit at Momentum Health Solutions, he outlined the following points and re-assurances:

01

For us to create and implement a national health system to enable this, we must be mindful of the current constraints and ensure that we move forward in an informed and sustainable manner.

02

The implementation of the National Health Insurance (NHI) bill in its current format is not sustainable, and we expect the already documented challenges made by numerous stakeholders to become more vocal, particularly around the constitutionality of the bill.

03

Another key consideration is that the South African economy does not have the required funds to support the implementation thereof.

04

Based on this, our belief remains that the current private and public system should collaborate to better utilise the experience and infrastructure of the private industry to augment the public offering and ensure we don't lose critical experienced resources from our health economy.

05

Critically, even though President Ramaphosa is expected to sign the bill, the current status quo remains in effect, as the implementation of the bill will take some time.

As a business, Momentum Health Solutions remains committed to collaborating with all stakeholders across the healthcare sector and will continue to engage with Government to establish an effective process that will look to introduce an NHI offering in a way that is fit for our country and its people.

Sources: Daily Investor, Momentum Health Solutions

Benefits of having an **annual dental consultation**

The primary cause of tooth decay and gum disease is a buildup of plaque, which can be avoided by having regular dental examinations and cleaning. Early detection and treatment of these conditions helps to avoid tooth and gum pain, discomfort, and the need for more costly treatments or surgeries in the future. Therefore, maintaining healthy teeth and gums will improve your general health and wellbeing.

Regular dental consultations involves having a checkup at least once a year and undergoing prescribed treatment. Good oral healthcare promotes fresh breath, confident smiles and a healthy oral status, all of which may boost your self-esteem and quality of life. During a dental check-up, a dental practitioner takes x-rays to check for cavities while conducting a thorough examination of the face, head, tongue, throat and neck to assess for any abnormalities.



Dentists advise that you consume fluoride regularly, such as through fluoridated water, toothpaste and through the use of a mouthwash. Fluoride has three fundamental topical effects that help prevent dental cavities:

1. They help inhibit demineralisation of teeth from acidic food or bacteria, which causes your teeth to become weak.
2. Improve tooth remineralisation (tooth repair process).
3. Stop the spreading of germs in your mouth.

A dental consultation includes screening for periodontal disease, which refers to the infection of the oral structures including the teeth, jaw, gums, bones and tissue in your mouth. If any infection is left untreated, it may result in risks and complications, including:



Loss of multiple teeth



Tooth abscess formation



Tooth root exposure



Increased risk of heart disease, respiratory diseases, cancer and diabetes.



Other complications such as sensitive teeth are a common occurrence. Sensitive teeth are typically the result of worn-out tooth enamel or exposed dentin, which covers the tooth roots. However, tooth sensitivity may also be caused by other factors, such as cavities, cracked or chipped teeth, worn fillings or gum disease. Regular activities such as brushing, eating and drinking cold and hot beverages can cause sharp, temporary pain in your teeth. Desensitising or numbing medication or oral ointments can be used to reduce sensitivity.

For patients younger than 16, pit and fissure sealants are recommended as part of a comprehensive preventative programme. Pit and fissure sealants is a restorative resin material that is applied on the occlusal (top) surfaces of posterior (back) teeth, creating a physical barrier that seals off the surfaces, this prevents tooth decay and cavities from forming. More protection is provided to the teeth surfaces by applying topical fluoride to lower the risk of dental caries.

We recommended that you see your dental practitioner on a bi-annual basis but, at a minimum, once per year. Regular check-ups will prevent early onset of periodontal disease, reduce the risk and severity of other medical issues and improve a person's quality of life through a comprehensive oral hygiene maintenance plan. It fosters good oral hygiene knowledge, improvement and maintenance.

Sources: Marshfield Clinic Health System, Oral Health Foundation

Dependants turning 18 years and older

Moto Health Care taking care of their own is a statement that we strive to uphold by retaining our dependants who are 18 years and older and would like to remain on the membership.

The Scheme will kindly assist in retaining these dependants, providing that they are part of the three categories:

1. Full-time student (pays child dependant rate until 23 years).
2. Unemployed dependant over the age of 21 (pays adult rates).
3. Dependant with a disability and unable to work (medical report is required indicating the extent of the disability).

Supporting documents are required to retain their membership so these dependants will continue to enjoy access to all the wellness benefits within their age categories.

Along with continuing with their membership, we need to ensure that we have the dependant's contact details. This will allow the Scheme to communicate with the dependants directly in respect of their medical information and authorisations. The adult dependant's medical information is protected and cannot be shared with the principal member unless the dependant provides their consent. This is in line with the Protection of Personal Information Act 4 of 2013 (POPIA). Adult dependants may complete the Member/Dependant consent form if they wish to give consent to the principal member or an authorised third party to manage their membership on their behalf. The form is available on the Scheme's website under the Forms tab.



Remember to always include your membership number when communicating with the Scheme. Return the completed and signed form by email to membership@mhcmf.co.za or info@mhcmf.co.za.

If you need assistance in completing this form or have any related membership queries, please call the Scheme or chat to us on **WhatsApp on 0861 000 300**.

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.