

HealthBytes

E-newsletter # 1/2023 | January 2023

In this issue:

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Average Fund increase

The Fund has approved an overall fund average annual contribution increase of 8.9% for 2023.

The increase came into effect as from 1 January 2023.

This compares to a Fund average increase of 5.6% for 2022. The increase is largely influenced by the average increase of 5.95% in the NAMAFA benchmark tariff for 2023. The remaining 2.95% of the increase is largely due to the very high claims experienced in 2022 which was unlike anything experienced in recent years. In addition, the contribution increase also compensates for aspects such as ageing of the population, increased utilisation and a marginal increase in benefits.

In an effort to keep the contribution increase as low as possible benefit enhancements have been restricted to the minimum. As reported in the NAMFISA Quarter 2 Report (period ending 31 June 2022) all Namibian Medical Aid Funds have, to date, experienced exceptionally high claims for 2022, resulting in overall reserve funds to decrease from 39.4% to 30.22% in the last six months.

The increases per option may be more or less than the Fund average increase announced above. The reason for different average increases per option is due to the fact that each option's contribution increase is based on its own unique demographic profile, claims experience, ageing profile and utilisation assumptions.

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Reduction in Additional Hospital benefit (AHB) tariff for in-hospital procedures

The previous NAMAFA Benchmark tariff for in-hospital procedures paid to admitting healthcare providers makes provision for the payment of 225% of the normal tariff.

As it has become evident that one of the causes of the very high claims experienced, resulting in the mentioned decrease in reserve funds, is found in the payment of the 225% of NAMAFA tariff, drastic and urgent corrective action had to be considered going forward.

As a result all Namibian Funds have introduced a reduction in the Additional Hospital benefit payable (i.e. from 225% to 200% of NAMAFA tariff) in respect of hospital procedures effective 1 January 2023.

Members are requested to enquire with their healthcare provider prior to treatment that they will only charge 200% of NAMAFA tariff, in order to ensure no further financial liability after conclusion of the treatment.

Please be ensured that this decision has not been taken lightly, however, in view of the continuous sustainability of your Fund we rely on your understanding in this matter.



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Changes to Roll-over benefit

The Roll-Over benefit is available to members on the Gold, Platinum, Titanium, Silver, Bronze and Hospital options. Members on the Blue Diamond and Litunga options do not qualify for Roll-Over benefits.

In an effort to create increased focus on preventative care and early risk detection, the Fund has introduced a Smart Saver benefit (as an expansion of the Roll-Over benefit) consisting of two components:

- One incentive per family on completion of health risk assessment (HRA).
- Various incentives to utilise Preventative Care benefits, subject to meeting qualifying criteria and according to intermittent repeat cycles.

The Smart Saver incentives will be credited to a member's Accumulated Roll-Over Account within the same benefit year as when the HRA and/or Preventative Care screenings were conducted, and the member will not have to wait until the next financial year before qualifying.



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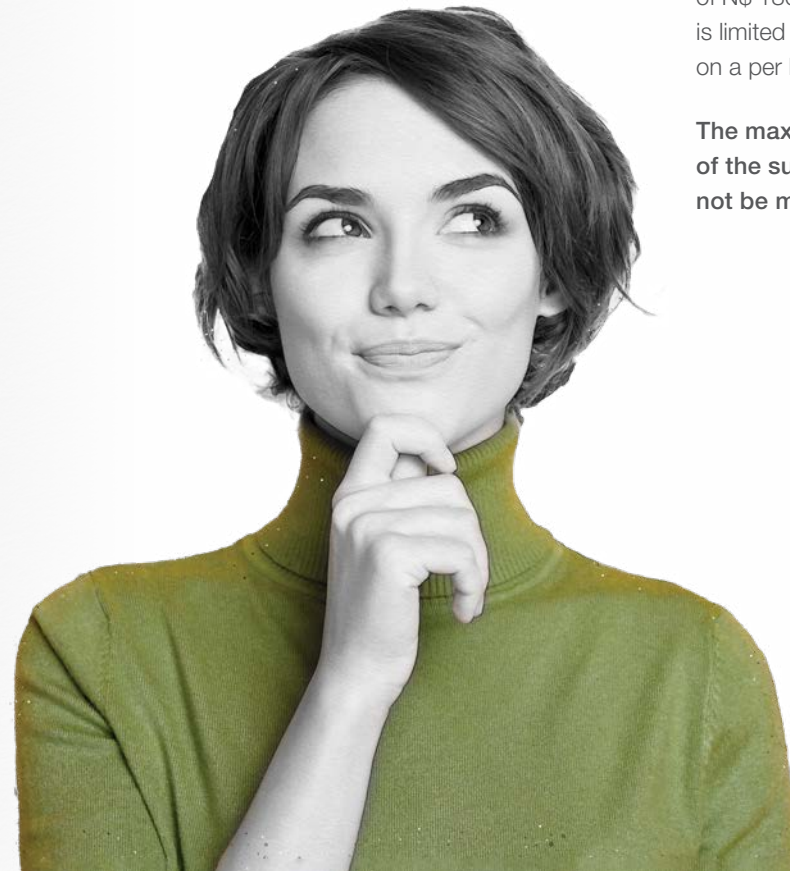
Introducing the Health Risk Assessment (HRA) incentive

Every family on one of the qualifying options, will receive one incentive amount upon the successful completion and submission of a Health Risk Assessment (Wellness screening) at either of any of the wellness events organised by the Fund or alternatively at any one of the designated network pharmacies.

Members may go to any of the Fund's wellness days or at a network pharmacy for an HRA to be done. Such HRA may be claimed at the rate of N\$ 180 per screening, if conducted at a network pharmacy. This benefit is limited to one (1) incentive per family per annum and will not be granted on a per beneficiary basis.

The maximum amount for which a member may qualify, in respect of the successful completion of a number of HRA's per family, may not be more than the family benefit quoted below:

Option	Smart Saver benefit per family
Gold	N\$ 1 000
Platinum	N\$ 1 000
Titanium	N\$ 750
Silver	N\$ 750
Bronze	N\$ 500
Hospital	N\$ 500
Blue Diamond	No benefit
Litunga	No benefit



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Introducing the Preventative Care incentive

The member is incentivised to utilise the Fund's available Preventative Care benefits.

This benefit is granted on a per beneficiary basis i.e. if two members in the same family go for the same test then both beneficiaries may be rewarded / incentivised (e.g. 2 x N\$ 150 for Flu vaccines for a pensioner couple). The rules pertaining to Preventative Care benefits will apply and be taken into consideration when quantifying the amount applicable and to be transferred to the member's Accumulated Roll-Over account.

The benefits will be applied on each option and for each Preventative Care benefit as follows:

Preventative care benefit	Gold	Platinum	Titanium	Silver	Bronze
Mammogram	150	150	100	100	75
Pap smear	150	150	100	100	75
Cervical vaccination	150	150	100	100	75
Prostate screening	150	150	100	100	75
Bone density screening	150	150	100	100	75
Colorectal cancer screening	150	150	100	100	75
Lipogram (Cholesterol)	150	150	100	100	75
HIV screening	150	150	100	100	75
Flu vaccine	150	150	100	100	75
Pneumococcal vaccine	150	150	100	100	75

This benefit is granted on a per beneficiary basis i.e. if two members in the same family go for the same test then both beneficiaries may be rewarded / incentivised (e.g. 2 x N\$ 150 for bone density testing for a pensioner couple).

Members are reminded that the Preventative Care benefit is available to members on the Gold, Platinum, Titanium, Silver, and Bronze benefit options. This benefit is subject to the members' Overall Annual Limit (OAL) and will not affect their available Day-to-Day benefits and limits.



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Acute Medicines benefit for Blue Diamond and Litunga options

The Acute Medicine benefit on the Blue Diamond and Litunga benefit options are indicated as “unlimited”. An “unlimited” benefit in the context of a low-cost primary healthcare orientated benefit option does not mean that such benefit option is open for possible misuse by either the member or treating provider.

Members should note that all claims for acute medicine are subject to scrutiny and may be referred for intervention. In the event of suspicious transactions or excessively high claims which cannot be substantiated, through medical reports and evidence, may result in the claims being rejected with further possible interventions to be instituted.

Note: *An acute condition is normally of such nature that it is treated within a 3 month active treatment period.*



We're about you

In this issue:

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Congratulations to the lucky winners of our Pet Name Competition!

WHAT DID YOU CALL ME...?!



Filomena Hashiti



Renchia & Raymond de Klerk



Onnelie & Uli Kutz



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Sun safe awareness month

Although the SunSmart campaign runs from December to January, we are reminded to be SunSmart throughout the year, and especially during summer seasons.

Sunburn can occur within fifteen minutes, and the damage caused is permanent and irreversible. UV radiation is just as dangerous for outdoor laborer's, sports people, on the playground or when driving to work, as it is when at the beach or pool. Rays can also reflect off surfaces and cause sunburn when it is overcast.

Myths

- The sun is only dangerous in summer or on a hot day.
- Sunscreen will protect me completely from the harmful effects of the sun's rays.
- One or two cases of sunburn won't result in skin cancer.
- People with darker skins are not at risk for getting skin cancer.
- Sunbeds are a safer alternate to obtain a tan.

Simple steps to lower your risk of developing skin and eye disease

- Seek shade
- Put on a broad brimmed hat
- Slide on sunglasses
- Apply sunscreen
- Wear protective clothing

When to see a doctor

Make an appointment with your doctor if you notice any changes to your skin that worry you. Not all skin changes are caused by skin cancer. Your doctor will investigate your skin changes to determine a cause.

- A spot or sore that doesn't heal within 4 weeks
- A spot or sore that hurts, is itchy, crusty, scabs over, or bleeds for more than 4 weeks
- Areas where the skin has broken down (an ulcer) and doesn't heal within 4 weeks, and you can't think of a reason for this change

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Back to school tips for parents

Whatever their age, many kids are apprehensive about starting school or going back to school. The good news is there's a lot you can do to ease their minds and help them get ready for a new school year.

1. Early to bed, early to rise

Getting back into a school sleep schedule won't happen overnight! A few weeks before school starts, get your child into the habit of going to bed early. Gently winding down activities such as bath time or reading before bed can help your child relax.

2. Re-establish a routine

Establishing a consistent routine is important for kids. Rehearse the routines with your kids to establish discipline. This could include doing homework, playtime, brushing their teeth, having bath time and reading before bed.

3. Encourage independence

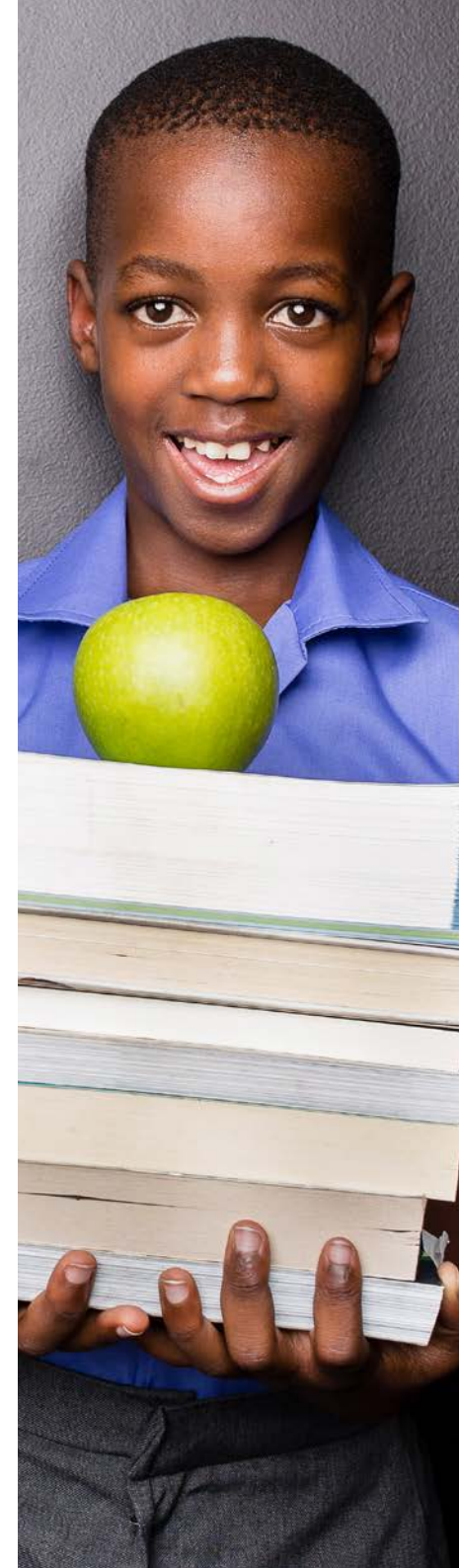
Children who play an active role in preparing for back to school, such as choosing and organizing school supplies and new clothes are more likely to get excited about going back to school, which in return eases their jitters.

4. Talk about safety

Review outdoor safety rules, things like looking both ways before crossing the street taking the same route every day if they are walking, familiarizing yourselves with crosswalk rules and being cautious in talking to strangers.

5. Limit screen time

Back to school is the perfect opportunity to re-establish screen time limits. A few weeks before school starts, get your child into the habit of limiting screen time before bed.



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The importance of exercise

Exercising has a great number of benefits for individuals and can help protect you from heart diseases and stroke, high blood pressure, non insulin -dependent diabetes, obesity, backpain, osteoporosis. Exercise strengthens your bones, muscles and joints, controls your cholesterol, and can improve your psychological well-being. The major health benefits of regular exercise improves your overall well-being and quality of life.



Tips to increase your daily physical activity:

- Do at least 2.5 hours of moderate intensity exercise a week.
- Park your car as far as possible from your destination.
- Take the stairs, just 7 minutes a day of walking up and down stairs can help protect your heart.
- Stretch to relieve tension and stiffness in joints and relieve your mid-afternoon energy slump.
- Drink plenty of water.
- Stand up and move around while making phone calls.
- Cut back on email or phone calls to colleagues. Deliver messages in person.
- Don't stay seated for more than 30 minutes.
- Use lunch times to incorporate physical activities.
- Do regular gardening or yard work.
- Clean your home and do other household tasks on a regular basis.



- Exercise while watching television.
- Dance when you hear music.
- Go for family walks after dinner.

Did you know?

Exercise ups your energy levels. In fact, if you get up a little earlier to complete a 30 minute workout routine before heading into work, you'll have more energy the rest of the day.

Exercise for a healthy body and mind.

This is just a general overview, so you can make little adjustments depending on what your goals and needs are.

1. Type of exercise: Cardio and aerobic training

Kind of Exercise:

- Running, jogging, biking, swimming, spinning classes, sports like rugby, soccer, hockey.



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Benefits:

- Improves your energy levels.
- Benefits your circulatory system including your heart.
- Great for helping to decrease high blood pressure, sugar, and cholesterol levels.
- Burn calories and helps you lose or maintain your weight.
- Reduces risks of osteoporosis.
- Improves sleeping patterns.
- Boosts self-image and helps with depression and stress.

How Often:

- 30 minutes work out sessions for 3 days a week.

2. Types of Exercise: Weights and strength training

Kind of Exercise:

Pilates, weight machines, exercise ball and resistance bands.



Benefits:

- Reduces your resting blood pressure.
- Tones and defines muscles.
- Strengthens your muscles.
- Prevents injury.
- Increases metabolism.
- Increases your muscle mass which will increase your calorie burn, which in return reduces body fat.

How Often:

- Strength training 2-4 times a week depending on the intensity and length of your session.



3. Types of Exercise: Flexibility and stability training.

Kind of Exercise:

- Aerobics, yoga, tai chi and Pilates.

Benefits:

- Prevents injury.
- Improves flexibility.
- Relaxes the mind.
- Massages the inner organs and aids in digestion.
- Improves balance.
- Stretches and lengthens muscles.
- Good for the body, mind and soul.

How Often:

- Stretch before and after doing cardio or strength training. If you do yoga or tai chi, go at least twice a week.

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Emergency numbers



Evacuation/ambulance providers Namibia

Main area of coverage	Emergency evacuation provider	Contact number/s
All major centres & air ambulance evacuation countrywide	Lifelink Emergency Services Medical Rescue Africa (MRA)	999 (from any landline) / 064 500 346 Nationally: 912 Internationally: +264 8333 900 33 / +264 81 129 4973
All major centres countrywide	E-Med Rescue 24	081 924 / 083 924 061 411 600 / Toll Free 924
Coast (Arandis, Walvis Bay, Swakopund & Henties Bay)	St. Gabriel Community Ambulance Trust Code Red Medical Services	085 955 / 081 124 5999 085 9900 / 085 705 8940 (from cell)
Eenhana	Intensive Therapy Unit Ambulance Services	081 444 7807
Grootfontein	Ohangwena Private Ambulance Services	081 9797 / 081 571 2695 / 067 241 091
International travel only	International SOS Namibia	081 129 3137
Katima Mulilo	Ohangwena Private Ambulance Services Enkehaus Private Hospital - Ambulance Service	081 9797 / 081 571 2695 / 067 241 091 061 302 931 / 085 718 3525
Long distance countrywide	Intensive Therapy Unit Ambulance Services Crisis Response	081 444 7807 081 881 8181 / 061 303 395 / 083 3912
Mercy flights countrywide	MR 24/7 Crisis Response	085 956 / 061 255 676 / 081 257 1810 081 881 8181 / 061 303 395 / 083 3912
Okahandja	Emergency Assist 991 Lifeline Medical Rescue Cc	Toll Free 987 081 222 9810

Main area of coverage	Emergency evacuation provider	Contact number/s
Otjiwarongo	MR 24/7	085 956 / 061 255 676 / 081 257 1810
Outapi, Oshakati & surrounding areas	Outapi Ambulance	065 251 022 / 061 251 800
Outapi, Ongwediva, Ondangwa	Namibia Private Ambulance Services	081 9696
Rehoboth	Elite Emergency Rescue Services	081 450 9333
Rosh Pinah	Roshcare Clinic Ambulance Services Life Employee Health Solution Namibia / Sidadi Clinic	063 274 911 / 063 274 918 / 081 161 8734
Rundu	Namibia Private Ambulance Services	081 9696
Tsumeb	MR 24/7 Ohangwena Private Ambulance Services	085 956 / 061 255 676 / 081 257 1810 081 9797 / 081 571 2695 / 067 241 091
Windhoek & surrounding areas	AEMS Ambulance Services City of Windhoek Emergency Services Crisis Response MR 24/7 Ohangwena Private Ambulance Services	081 963 / 061 300 118 061 211 111 081 881 8181 / 061 303 395 / 083 3912 085 956 / 061 255 676 / 081 257 1810 081 9797 / 081 571 2695 / 067 241 091

NHP contact details



Get in touch

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Fax 061 223 904
Website www.nhp.com.na
Walk-in assistance Unit 2, Demushuwa Suites,
C/o Grove and Ombika Streets,
Kleine Kuppe
Postal address PO Box 23064, Windhoek
Operating hours Monday to Friday 07:45 - 17:00
Saturday 08:00 - 13:00

Fraud hotline - Confidential

Tel 0800 647 000
Email fraud@medscheme.com.na

NHP emergency numbers

(Monday to Sunday until 22:00)
After hours 081 372 9910
In-hospital 081 145 8580

Windhoek: Sanlam walk-in Centre

Tel 084 000 9300
Email customerservice@nhp.com.na
Walk-in assistance Ground floor, Sanlam Centre
145 Independence Avenue

Swakopmund

Tel 064 405 714
Fax 064 403 715
Email swakop@nhp.com.na
Walk-in assistance Office number 2
1st floor, Food Lovers Market
50 Moses Garoeb Street
Postal PO Box 2081, Swakopmund

Walvis Bay

Tel 064 205 534
Fax 064 209 959
Email walvis@nhp.com.na
Walk-in assistance Office No. 7, Welwitschia Hospital Centre
Postal PO Box 653, Walvis Bay

Branches

Branches

Ongwediva

Tel 065 238 950
Email oshakati@nhp.com.na
Walk-in assistance Unit 1, Central Park (opposite Medipark)
Auguste Tanyaanda Street
Postal PO Box 23064, Windhoek

Keetmanshoop

Tel 063 225 141
Email keetmans@nhp.com.na
Walk-in assistance Unit 12, No. 17, Hampie Plichta Street
Desert Plaza
Postal PO Box 1541, Keetmanshoop

Aid for AIDS (AfA) Programme

Tel 061 285 5423
Fax 061 271 674
Email info@afa.com.na

Oncology Disease Management Programme

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Email oncology@nhp.com.na

Wellness

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Dedicated

Clinical risk

Chronic Medicine Management

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Email chronicapp@nhp.com.na

Beneficiary Risk Management

Tel 061 285 5417
Email nhpbm@nhp.com.na

Dedicated

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Optical

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