

# HealthBytes

E-newsletter # 11 | December 2022

In this issue:

(click on article to read)



*We're about you*



Fraud Hotline: 0800 647 000  
or email [fraud@nhp.com.na](mailto:fraud@nhp.com.na)

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## In this issue:

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# LETTER FROM OUR PRINCIPAL OFFICER

Dear NHP Member

*We're about you!*

The NHP Board of Trustees has approved an overall Fund average annual contribution increase of 8.9% for 2023. The increase is largely influenced by the average increase of 5.95% in the NAMAf benchmark tariff for 2023. The increase will come into effect as from 1 January 2023.

The NHP Fund's solvency dropped from 36% at the end of 2021 to a projected solvency ratio of 29.6% for 2022. All Namibian Medical Aid Funds have, to date, experienced exceptionally high claims for 2022, resulting in the industry's reserve funds decreasing from 39.4% to 30.22% in the last six months. This is posing a real threat to the long-term sustainability of your Fund.

Almost all claims categories are projected to be above budget in 2022. This is mainly due to a general higher burden of disease, some supply-induced demand and a catch-up of claims and elective surgery postponed during the COVID-19 period.

The current NAMAf 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 NAMAf tariff, 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 NAMAf tariff) in respect of hospital procedures effective 1 January 2023. 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.

Benefit enhancements have been kept to the minimum with no inflationary (NAMAf) level adjustments in order to keep the contribution increase at an affordable level. There has been no year-on-year increase allowed for in respect of the general sub-limits.

As in the past, the Fund remains committed to enhance the value proposition offered to members where possible. For 2023, the Fund is adding a Smart Saver benefit as an extension of the Roll-Over benefit in an effort to emphasise early detection and preventative treatment. The Smart Saver benefit incentivises members to conduct their Health Risk Assessments (HRA's) on an annual basis and also encourage members to have their preventative tests and screenings on a regular basis.

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The Fund appeals to all members to continue to act in a responsible manner when utilising their benefits and to conserve their benefits for as long as possible. In the same manner healthcare providers are also requested to ensure that cost-effective and appropriate treatment is offered.

NHP remains dedicated in its efforts in communicating about a range of contemporary issues, including the impact of Fraud, Waste and Abuse. Members are again reminded of the Whistleblower Hotline 0800 647 000 or email [fraud@nhp.com.na](mailto:fraud@nhp.com.na) for any suspicious claims or treatment relating to possible instances of fraudulent, wasteful and abusive claiming practices.

Finally, it gives us great pleasure to confirm that NHP was again awarded the PMR Diamond Arrow award, with the highest rating in the industry, for the 13<sup>th</sup> consecutive year in 2022. The Fund has also been recognised as the most trusted institution in Namibia. We are proud of the fact that NHP has consistently been rated the best medical aid fund in Namibia over the last decade.

The 2023 Benefit Guide and the Summary of Benefit Changes containing the Option Change form are available to members for perusal. Members interested in changing from one option to another should kindly complete the applicable form and submit the same to the Administrator by not later than 14 January 2023. All updates to any changes of address, marital status, as well as e-mail and cellphone details should be communicated to the Fund timeously in order to enable us to interact as effectively as possible with you. Please visit our website: [www.nhp.com.na](http://www.nhp.com.na) in this regard.

We sincerely wish to thank all members for their continued and loyal support during 2022. May we wish you and your loved ones a blessed festive season and a healthy and prosperous new year.

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**Dantago Garosas**  
Principal Officer



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## CHRISTMAS MESSAGE TO OUR MEMBERS

It's the most wonderful time of the year, and during this season our thoughts turn thankfully to our members & clients, who have made our year memorable.

Before the holiday season starts, we at NHP would just like to wish you all the happiness and warmth this Christmas.

May you have a joyous and festive season ahead and may Christmas and the coming year bring happiness and health to you and your family.

*From your NHP family*

*NHP - We're about you!*



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# International Travel Insurance

*This benefit provides cover for up to N\$ 10 million per beneficiary for medical emergencies whilst traveling outside Namibia and overseas. The cover includes costs related to medical expenses, emergency medical assistance, medical evacuation and repatriation, return of dependants children and emergency medical assistance.*

To apply, please visit [www.nhp.com.na](http://www.nhp.com.na)

### International Travel cover for members older than 70 years.

Although cover is provided to members between the ages of 3 months and 80 years, there is a specific provision in the policy that the Insurer (TIC) will not accept any liability in respect of injury or loss sustained directly or indirectly caused by, or arising from the following, and will therefore be excluded:

- Any cardiac or cardiovascular or cerebrovascular disease or conditions thereof or complication that can reasonably be related thereto, if the insured person is over the age of 69 years or has received medical advice or treatment for hypertension 12 months prior to the commencement of the insured journey.

### What to remember

- International travel benefit is for leisure and benefit travel only, planned medical treatment will not be covered.
- Benefits are limited to a maximum travel period of 90 days and 30 days and N\$ 600 000 per case if there is a pre-existing condition.
- Cover is only available to members and registered dependants between the ages of 3 months to 80 years.
- During the overseas visit, the member will be liable for all expenses related to normal medical treatment.
- Failure of member to fully disclose any pre-existing illness prior to departure may result in treatment of a possible illness or injury being rejected by the insurer.



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### **Important notice**

In order to qualify for the International Travel benefit, members must register themselves and their dependants accompanying them before leaving Namibia.

- Download the form from [www.nhp.com.na](http://www.nhp.com.na).
- Submit the completed form, with passports and flight tickets to [travel@nhp.com.na](mailto:travel@nhp.com.na).
- If a member wishes to extend beyond the 90 days' travel period, it remains their responsibility to contact the insurer themselves and will be required to pay out of pocket for any additional coverage beyond the 90 days.
- If a member travels to multiple countries, the system will not allow all countries to be listed, only the country the member will be staying at the longest will be listed.
- For planned travels, members are urged to submit all necessary forms and documents 5 to 7 days in advance.

### **Any liability in respect of loss, injury or damage sustained directly or indirectly caused by or arising from the following, will be excluded:**

- Employment in manual labor;
- Participating in a sport as a professional sport player;

- Any elective/planned procedure performed outside of Namibia;
- War, invasion, hostilities, civil war, rebellion, labour disturbances, riot, strike or lockout;
- Pregnancy or childbirth of the insured person.

*Please refer to page 28 of the NHP User Guide for more exclusions listed.*

### **Prerequisites**

- Complete application for international travel assistance by submitting copies of all passport(s) and flight tickets for all persons travelling.
- Registration of the principal member and all dependants, including children, must be finalized prior to leaving Namibia.
- Obtain a cover letter and a copy of the policy document from NHP, which shows the policy number and emergency contact details as well as conditions of cover.
- Obtain an embassy letter for extended travel.



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## Upgrade and Downgrade within a financial year

It is imperative for NHP members to know that the Fund does not accept any option change requests throughout the financial year.

Members can now submit option change request forms to [members@nhp.com.na](mailto:members@nhp.com.na). The Fund will accept requests for changes up until 17 January 2023.

If a member is registered on an employer group, approval is needed from the employer before any option change can be implemented.

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# Skin Cancer Awareness

### Fast facts about cancer:

- Skin cancer is the most common cancer found.
- Unprotected skin can be damaged by the sun's (ultraviolet) UV rays in as little as 15 minutes.
- Even if it's cool and cloudy, you still need protection. UV rays, not the temperature, do the damage.
- The most common signs of skin cancer are changes on your skin, such as a new growth, a sore that doesn't heal, or a change in a mole.

Sun protection is important all year round. Whether you're working in the yard, watching a ball game, or taking an afternoon walk, make sun safety an everyday habit so you can avoid getting a sunburn and lower your chance of getting skin cancer.

**Over-exposure to ultraviolet rays causes most cases of melanoma, the deadliest kind of skin cancer.  
To lower your skin cancer risk, protect your skin from the sun and take note of the following:**



Slap on a hat – broad brim style to protect your face, head, neck and ears.  
Slide on sunglasses – make sure to look cool while you're at it.



Slip on sun protective clothing that covers as much skin as possible.



Slop on broad spectrum, water resistant SPF30 (or higher) sunscreen. Apply 20 minutes before going outdoors and every two hours afterwards and after swimming, sweating, or towelling off.



Seek shade. Especially during late morning through to mid-afternoon.

[www.cdc.gov](http://www.cdc.gov)

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## World AIDS Day

Each year, on 1 December, the world commemorates World AIDS Day. People around the world unite to show support for people living with HIV and to remember those who have died from AIDS-related illnesses.

This years theme is "*Equalize*".

The "Equalize" slogan is a call to action. It is a prompt for all of us to work for the proven practical actions needed to address inequalities and help end AIDS.

### These include:

- Increase availability, quality and suitability of services, for HIV treatment, testing and prevention, so that everyone is well-served.
- Reform laws, policies and practices to tackle the stigma and exclusion faced by people living with HIV and by key and marginalised populations, so that everyone is shown respect and is welcomed.
- Ensure the sharing of technology to enable equal access to the best HIV science, between communities and between the Global South and North.
- Communities will be able to make use of and adapt the "Equalize" message to highlight the particular inequalities they face and to press for the actions needed to address them.



To date, more than 195,000 people are living with HIV in Namibia, they all have access to effective antiretroviral therapy through the differentiated service delivery models implemented across Namibia. This has enabled Namibia to reach the HIV epidemic control and come closer to achieving the countries goal to end AIDS by 2030.

[www.unaids.org](http://www.unaids.org)

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# Mindful Eating

Mindful eating is maintaining an in-the-moment awareness of the food and drink you put into your body. It involves observing how the food makes you feel and the signals your body sends about taste, satisfaction, and fullness.

We eat mindlessly, shoveling food down regardless of whether we're still hungry or not. In fact, we often eat for reasons other than hunger, to satisfy emotional needs, to relieve stress, or cope with unpleasant emotions such as sadness, anxiety, loneliness, or boredom. Mindful eating is the opposite of this kind of unhealthy "mindless" eating.

While mindfulness isn't for everyone, many people find that by eating this way, even for just a few meals a week, you can become more attuned to your body. This can help you to avoid overeating, make it easier to change your dietary habits for the better, and enjoy the improved well-being that comes with a healthier diet.



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### Eating mindfully can help you to:

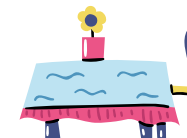
- Slow down and take a break from the hustle and bustle of your day, easing stress and anxiety.
- Examine and change your relationship with food—helping you to notice when you turn to food for reasons other than hunger.
- Derive greater pleasure from the food you eat, as you learn to slow down and more fully appreciate your meals and snacks.
- Make healthier choices about what you eat by focusing on how each type of food makes you feel after eating it.
- Improve your digestion by eating slower.
- Feel fuller sooner and by eating less food.
- Make a greater connection to where your food comes from, how it's produced, and the journey it's taken to your plate.
- Eat in a healthier, more balanced way.

### How to practice mindful eating

1. Start by taking a few deep breaths and considering the health value of each different piece of food. While nutrition experts continually debate exactly which foods are “healthy” and which are not, the best rule of thumb is to eat food that is as close as possible to the way nature made it.
2. Employ all your senses while you're shopping, cooking, serving, and eating your food. How do different foods look, smell, and feel as you chop? How do they sound as they're being cooked? How do they taste as you eat?
3. Be curious and make observations about yourself, as well as the food you're about to eat. Notice how you're sitting, sit with good posture but remain relaxed. Acknowledge your surroundings but learn to tune them out. Focusing on what's going on around you can distract you from the process of eating and take away from the mindfulness experience.

4. Tune into your hunger. How hungry are you? You want to come to the table when you're hungry, but not ravenous after skipping meals. Know what your intentions are in eating this specific meal. Are you eating because you're actually hungry or is it that you're bored, need a distraction, or think it's what you should be doing?
5. With the food in front of you, take a moment to appreciate it—and any people you're sharing the meal with—before eating. Pay attention to the textures, shapes, colors and smells of the food. What reactions do you have to the food, and how do the smells make you feel?
6. Take a bite, and notice how it feels in your mouth. How would you describe the texture now? Try to identify all the ingredients, all the different flavors. Chew thoroughly and notice how you chew and what that feels like.
7. Focus on how your experience shifts moment to moment. Do you feel yourself getting full? Are you satisfied? Take your time, stay present and don't rush the experience.
8. Put your utensils down between bites. Take time to consider how you feel—hungry, satiated—before picking up your utensils again. Listen to your stomach, not your plate. Know when you're full and stop eating.
9. Give gratitude and reflect on where this food came from, the plants or animals involved. Being more mindful about the origins of our food can help us all make wiser and more sustainable choices.
10. Continue to eat slowly as you talk with your dining companions, paying close attention to your body's signals of fullness. If eating alone, try to stay present to the experience of consuming the food.

[www.helpguide.org](http://www.helpguide.org)



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## Evacuation/ambulance providers Namibia

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

Main area of coverage	Emergency evacuation provider	Contact number/s
Okahandja and surrounding areas	Okahandja Paramedical Services	987
Ondangwa & countrywide	Ondangwa Ambulance Services	081 902 00 / 081 237 5437
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	063 274 911 / 063 274 918 / 081 161 8734
	Life Employee Health Solution Namibia / Sidadi Clinic	
Rundu	Namibia Private Ambulance Services	081 9696
Tsumeb	MR 24/7	085 956 / 061 255 676 / 081 257 1810
	Ohangwena Private Ambulance Services	081 9797 / 081 571 2695 / 067 241 091
Windhoek & surrounding areas	AEMS Ambulance Services	081 963 / 061 300 118
	City of Windhoek Emergency Services	061 211 111
	Crisis Response	081 881 8181 / 061 303 395 / 083 3912
	MR 24/7	085 956 / 061 255 676 / 081 257 1810
	Ohangwena Private Ambulance Services	081 9797 / 081 571 2695 / 067 241 091

# NHP contact details



## Get in touch

### Head office: Windhoek

Tel 061 285 5400  
Fax 061 223 904  
Website [www.nhp.com.na](http://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

### Fraud hotline - Confidential

Tel 0800 647 000  
Email [fraud@medscheme.com.na](mailto: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](mailto: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](mailto:swakop@nhp.com.na)  
Walk-in assistance Office number 2  
1st floor, Food Lovers Market  
50 Moses Garoeb Street  
PO Box 2081, Swakopmund  
Postal

### Walvis Bay

Tel 064 205 534  
Fax 064 209 959  
Email [walvis@nhp.com.na](mailto: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](mailto:oshakati@nhp.com.na)  
Walk-in assistance Unit 1, Central Park (opposite Medipark)  
Auguste Tanyaanda Street  
PO Box 23064, Windhoek  
Postal

### Keetmanshoop

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

### Aid for AIDS (AfA) Programme

Tel 061 285 5423  
Fax 061 271 674  
Email [info@afa.com.na](mailto:info@afa.com.na)

### Oncology Disease Management Programme

Tel 061 285 5422  
Email [oncology@nhp.com.na](mailto:oncology@nhp.com.na)

### Wellness

Tel 061 285 5437  
Fax 061 231 282  
Email [wellness@nhp.com.na](mailto:wellness@nhp.com.na)

## Dedicated

### Chronic Medicine Management

Tel 061 285 5417  
Email [chronicapp@nhp.com.na](mailto:chronicapp@nhp.com.na)

### Beneficiary Risk Management

Tel 061 285 5417  
Email [nhpbrm@nhp.com.na](mailto:nhpbrm@nhp.com.na)

## Clinical risk

## Support

### Membership

(Applications, contributions and amendments)  
Tel 061 285 5400  
Fax 061 230 465  
Email [members@nhp.com.na](mailto:members@nhp.com.na)

### Ex-Gratia

[exgratia@nhp.com.na](mailto:exgratia@nhp.com.na)

### Optical

[optics@nhp.com.na](mailto:optics@nhp.com.na)

### Claims

Tel 061 285 5400  
Fax 061 223 904  
Email [claims@nhp.com.na](mailto:claims@nhp.com.na)

### Hospital pre-authorisation

Tel 061 285 5400  
Email [cases@nhp.com.na](mailto:cases@nhp.com.na)

### International Travel Insurance

Tel 061 285 5400  
Fax 061 223 904  
Email [nhptravel@nhp.com.na](mailto:nhptravel@nhp.com.na)

### New business

Tel 061 285 5407  
Fax 061 231 282  
Email [newbusiness@nhp.com.na](mailto:newbusiness@nhp.com.na)

### Healthcare providers

Tel 061 285 5444  
Email [providers@nhp.com.na](mailto:providers@nhp.com.na)