



Renaissance Health
Medical Aid Fund

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HEALTH BITE

from the Principal Officer's Desk

Renaissance Health Medical Aid Fund is one of Namibia's largest open medical schemes. The Fund's member centred approach has resulted in superior products and systems supported by medical, actuarial and technical expertise.

Our excellent corporate governance stems from a Board of Trustees that is totally independent, duly elected by its members and has no commercial interest in the administration or management of the Fund. Furthermore, the Fund has recently appointed a new Principal Officer, Dr Elton Black, who has extensive training in medicine and business administration. We are confident that he will bring a new approach and expertise that will continue to build on the good foundation established by the previous Principal Officer, Mr Callie Schaffer.

Our Fund can proudly claim the best performance of all open funds during the last 5 years, and has become the benchmark for product design in the industry. Our good performance is evidenced by having the best average contribution and claims per member, lowest contribution increases, and benefit improvements within the market. All of this was achieved while maintaining solvency and reserve levels and supported independently from the financial audited statements of all open funds.

The best value for money

The Trustees have no intention of making Renaissance Health the largest fund, but rather to continue giving members the best value for money. This is achieved by following a disciplined approach to growth, to protect the interest of current members. However this doesn't mean we are not pursuing aggressive growth, but rather

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that we are as serious about growth as we are about risk management.

To achieve long-term sustainability, it is of paramount importance to continuously investigate ways and means to work in partnership with health professionals and other experts. We trust our new Principal Officer, Dr Elton Black will be effective in building industry-wide mutually beneficial relationships and, in conjunction with Prosperity Health Administrators, safeguard our excellent service and value for money.

CO-PAYMENTS & LEVIES MADE SIMPLE

A 'co-payment' is the amount you are required to pay when you receive medical services and/or buy medication. It may vary depending on your medical aid benefit option, and may be either a specific amount or a percentage, sometimes called a 'deductible'.

The 'levy' is the payment you make to the pharmacy or dispensing doctor when you choose a branded medication, if there is an equivalent generic drug available. This is covered under the medical aid industry medicine price file, implemented for all funds by Namaf (Namibia Association for Medical Aid Funds).

Managing your doctors' service costs

If you go to the doctor for a regular office visit, you're usually expected to pay your co-payment. Generally, a medical aid benefit option will pay for the consultation at the Namaf tariff. The member will carry a possible co-payment if the health professional charges more than what the fund pays, or the Namaf tariff. It depends entirely on the type of cover you have, the benefit option under which you belong and the health professional's charges.

If you are a member of the Vital Care or Prime Care Network option and you use a doctor or clinic outside your network, you'll need to make a bigger co-payment. Afterwards, the medical aid fund will pay the entire remainder of that visit's cost. Please get a list of all Prime Care Network doctors and other health professionals to see which ones are close to you. This will help you control your out of pocket expenses if you go outside the network.

Controlling your hospital costs

If you must stay in hospital, the co-payment falls away because Renaissance Health pays all general practitioners and specialists a higher fee or Gap Cover fee. This is 180% or 225% of the Namaf tariff for in-hospital services/consultations, so you won't carry the costs. You may also have a pre-authorisation requirement. This means you or the hospital must notify the medical aid fund administrator before you stay in hospital (for planned stays) or within a certain period (excluding emergencies).

Your benefit option includes acute and chronic medication benefits. A co-payment applies on both. This isn't unique to Renaissance Health, as all medical aid funds use it. All medical aid funds participate in an industry medication management programme called the Namibia Medicine Price File, maintained by Namaf. This price file's purpose is to promote generic medication to all members of funds instead of the ethical/branded medication.

Understanding Generic drugs vs Branded drugs

Generic medication normally has the same ingredients as the original branded drug. Since the pharmaceutical manufacturers of generic drugs don't incur any additional research costs, they manufacture and market the generic equivalent at lower costs than the original branded drug. Therefore if members use generic drugs, their co-payments or levies will be lower - or even completely absent. All medical aid funds' members pay the same levy for the difference in price between the branded drug and the generic equivalent. If you choose the generic drug, you won't pay the industry levy for the difference. Ask your pharmacist about it; they are instructed to substitute your branded medication for generics. You can also ask your doctor to help you in making this substitution.

Renaissance Health has a clear distinction between branded drugs and generics, because our goal is to benefit members and reduce their out of pocket expenses. This does not at all compromise your treatment, and substitutions are done with the full approval of your doctor. Ask your doctor for generic alternatives to make your benefits last longer. This also reduces the risk of you paying a co-payment and/or levies on medication.

The co-payment for generic drugs is usually lower - or you might even pay nothing at all if you choose medication that is on the Renaissance Health medicine formulary. Beware that the co-payment may increase dramatically with some of the other medical aid funds on the market. Above all, remember that Renaissance has the lowest co-payments on medication.

Talk to your medical aid client service advisor or service office to get more clarity about this, or any other advice. This will help you make the most of your medical aid benefits, while reducing your out of pocket expenses. It's a perfect "win-win" situation that greatly benefits you and your loved ones, because "We care for you".

HOW TO SAVE MONEY ON MEDICATION

You sometimes probably wish you could enjoy the healthcare of a king or queen. But be careful what you wish for: Queen Anne of England had six stillborn children and twelve children who died before she herself was buried at 49!

Beethoven, one of the world's greatest composers, showed signs of deafness when he was 31 and was totally deaf by the age of 47. George Washington, America's first president, had false teeth made of whale bones. So history's rich and famous did not have access to the diagnosis, treatment, and medication that is available to you today. Ad-

vances in medical care take place all the time. But do you need the very latest drugs - the drugs which were invented yesterday and which may or may not be slightly better?

When a new drug arrives on the market, it is more expensive and protected by patent. The patent enables the inventor to recover the costs of developing the product, and to make a profit. But after 10 to 14 years the patent expires. This means other companies can now make 'copies' of that drug. These copies are called generic substitutes. There are no development costs (since the research was already done by the

original manufacturer), so the new manufacturer can sell the generic version for between half and a third of the original price. Is it inferior? No, not at all. It uses the same ingredients and same controlled conditions as the original product. In fact some generics are made in the same factories as the original medicines, only packed under new names.

When you use generics, you help lower medical costs, while also enjoying more financial benefits: a perfect "win-win". Ask your doctor to prescribe them. Also tell your pharmacist to substitute an expensive patent medicine with a generic.

WHAT IS MSO?

MSO is the Medical Services Organization, and it provides risk management and disease management services to over one million beneficiaries throughout Africa, Europe and the United States. Hospital and medication costs have become the single biggest cost to any healthcare funder. MSO's provides a comprehensive managed care solution, giving medical schemes and healthcare funders unique benefits that improve their competitive position.

MSO led the market in introducing risk-based service fees. It has an impressive track record, as shown through independent critical audits, and delivers improved healthcare to members and quantifiable savings to funders, thereby exceeding client expectations and achieving a high degree of member acceptance. The independence of MSO and its ability to manage healthcare funding risks (thus improving the quality of care and reducing unnecessary costs), on behalf of funders/health professionals and other providers of healthcare funding is unrivalled.

The strategy of MSO is to focus only on what it does best. The product offering is tightly focused on Hospi-

tal Risk Management. Having said this, the hospital risk management programme is comprehensive. The product includes all activities in which it is possible to deliver savings greater than the service cost. MSO offers a single point of contact service on a sophisticated call centre technology platform. This service operates 24/7, including public holidays. The consultants are all clinically qualified and trained in assisting members or service providers with member validation, service provider/facility queries, member benefit queries, pre-authorisation, letters of guarantee of benefits, emergency evacuations and coordinating medical assistance.

MSO has been pre-authorising all hospital admissions and related treatments for all members of Renaissance Health since 1 April 2010. This ensures that all eligible members get access to quality healthcare at the appropriate level of care and at agreed costs with providers, both in Namibia and South Africa. Where it is clinically appropriate, the Case Managers visit you in hospital to ensure that you are receiving the right level of care and support until discharge.

All accounts will be audited by MSO to ensure that your fund only pays for the correct charges pertaining to your treatment, thus protecting the available benefits of you and your family.

In short, MSO provides Renaissance Health (through Prosperity Health Administrators) with customer friendly healthcare risk management programmes to improve the Fund's market competitiveness, and at the same time the health status of its members.

This service is in no way meant to interfere with the clinical work or judgement of your doctor, and actually improves their services. It evaluates all aspects of the proposed treatment/procedure, with the prime objective of ensuring the best healthcare outcome to the patient/member and doctor. MSO would never compromise the quality of healthcare to save costs, and only focuses on what is "medically appropriate and economically viable". It also gives the doctor direct access to a panel of vastly experienced doctors and specialists, rather than only reviewing hospital authorisations from a financial or administrative process by non-medical personnel.

GREAT ADVICE TO GIVE YOUR DOCTOR

Probably the single most common reason for a visit to a doctor this time of the year is an upper respiratory tract infection - sniffs, coughs, headaches, muscular pains and bronchitis - caused by the common cold. Unless you are elderly or have a chronic bad chest, there is often no need to see a doctor. (There isn't much he can do anyway!) However if you feel a visit is necessary, and your doctor says there are no complications, here is some advice he will be surprised to hear from you:

Tell him you don't need an antibiotic. You'll be surprised at how grateful he is. Doctors don't like prescribing antibiotics for uncomplicated colds or flu. They only do so because they feel patients expect antibiotics, or pressurize them into prescribing it. An antibiotic for a purely viral infection - such as a cold or flu - simply does not work at all. Antibiotics can also harm you. They can cause allergic reactions, vomiting, diarrhoea, skin rashes and, in rare cases, anaemia and ringing in the ears. Some can affect tooth development in kids. Others even prevent oral contraceptives from working.

One last negative: an antibiotic can rob your body of its ability to fight a particular infection. You won't give your system time to develop antibodies against the bacteria, so just avoid antibiotics whenever possible.

WHEN TO SHOP FOR DISCOUNT MEDICINE

Do you suffer from high blood pressure? Asthma? Cardiac failure? Diabetes? Any chronic ailment where you require long-term treatment? If so, then ask your medical aid fund if they have a chronic illness programme; otherwise shop around for your medicines. Don't buy them from your local pharmacist simply because you have been supporting him all these years. Over months or

years, your medication could cost a fortune.

Negotiate discounts with your pharmacist (or his competitor). Buy medicines from a pharmacy with discounts for OTC ('over the counter' medication), where members pay cash rather than pharmacists submitting claims directly to medical aid funds and charging higher fees.

DO YOU NEED ALTERNATIVE MEDICINE?

If you are not happy with the treatment you get from a doctor, you may want to consult practitioners who use alternative medicine:

Homeopaths - believe they can cure a disease by using a substance which imitates the symptoms.

Osteopaths - believe that by manipulating parts of your body, the faulty structure can be corrected, enabling your body to cure itself.

Chiropractors - believe diseases are caused by pinched nerves, especially in your spinal column.

Acupuncturists - believe that needles, when inserted into certain parts of your body, cause therapeutic counter-irritations.

Most medical doctors don't have faith in alternative medicine. Not because its practitioners can't offer you comfort, or relief from non-serious illnesses, but because their methods are not grounded in science, scientifically proven or evidence based. Science requires that you do things in a certain way, that your methods conform to set procedures and that your results are objectively measurable and replicable. Homeopathic medicines, for example, don't meet these provisions. If they did, they would be used by medical doctors.



THE LOWDOWN ON MALE CIRCUMCISION

Recent research has found that male circumcision can reduce the risk of HIV transmission from women to men. Three trials were done in South Africa, Uganda and Kenya. These studies found that circumcised men were less likely to become infected with HIV than uncircumcised men. The risk reduction is estimated to be between 51% and 60%. In March 2007 the World Health Organisation (WHO) and the Joint United Nations Programme on HIV/AIDS (UNAIDS) recommended that male circumcision be included in the HIV/AIDS prevention strategy for high risk countries.

These developments have been of great interest to Namibia, where HIV infected pregnancies are estimated at 15.8%, one of the highest in the world. In its Medium Term Plan III for HIV/AIDS, the Government of Namibia acknowledges the prevention of HIV as critical and the Ministry of Health and Social Services is committed to including male circumcision as an additional prevention intervention method. This will run closely with the existing prevention strategies such as abstinence, consistent use of condoms and the prevention of mother to child transmission.

Male circumcision for adolescents and adult males will be integrated into existing sexual and reproductive health services. It will serve as an entry point to reach males, together with gender messaging about healthy male sexual norms and the prevention of gender-based violence. Male circumcision is an important component of Namibia's national HIV prevention strategy and the National Strategic Framework for HIV/AIDS 2010-16.

Male circumcision will form part of a national comprehensive HIV prevention package and shall be available to all males who voluntarily request it, including boys whose parents or guardians voluntarily request the service for them. It would be offered by doctors and appropriately trained registered nurses and midwives. Refresher training will be provided to medical officers and other healthcare workers. The Ministry of Health will also collaborate with existing Traditional Circumcisers and will provide them with orientation support and training to ensure the safety and hygiene of their practice. Minimum standards for safe male circumcision will be developed in line with WHO guidance for the delivery of safe quality services.

Currently Renaissance Health only authorises male circumcision when there is a medical reason. We do not authorise circumcisions for religious or ritualistic reasons. However we will be working closely with the Ministry of Health in structuring the Fund to give all our members peace of mind.

WIN THRILLING PRIZES BY UPDATING YOUR DETAILS!

We wish to improve our communication strategies with members and communicate with you more regularly and effectively. You'll agree that newsletters serve a good cause, but so much more can be done to share important information with members on any changes, financial tips to better utilise your medical aid fund benefits, health tips, administration matters and much more.

For this we need to get and verify important member data. We appeal to you to support the initiative as only you can benefit from it. Therefore we have included a Membership Amendment Form for you to complete and confirm your details, and inform us if any details have changed. Please fill in your cellphone number and mail address (if applicable), for us to better commu-

nicate with you. Cellphones have an added advantage because we can send you an SMS when any of your claims are paid out to you or the service provider. This will allow you to keep control over your payment of claims and available benefits.

Help us help you:

Please complete the enclosed Membership Data Amendment Form and mail or fax it to us, or submit it to your closest Prosperity Health client service office; or to your workplace HR department which will then forward it to us. The form will allow us to immediately update your records.

REWARD... REWARD... REWARD...

Submit your member data update form by 31 July 2011 and stand to win exciting prizes!! Members will be notified by cellphone to collect their prizes.

RENAISSANCE HEALTH MAKES HISTORY WITH THE ROMAN CATHOLIC HOSPITAL!

Renaissance Health and the Roman Catholic Hospital made history on 4 April 2011, when Verikor Ndeilenga, a member of our Primary Care option, was the first patient to be operated on in the new Heart Unit of the hospital.

Verikor, a 26 year old man employed by Walvis Bay Bulk Terminals, has been ill since 2009 and has been on treatment for Ischemic heart disease and heart failure. He was born with a small hole in his heart that caused oxygen-rich blood to mix with deoxygenated blood, leading to shortness of breath and oxygen deficiency in his blood.

Dr Henning du Toit, Namibia's top cardiac surgeon, performed the Atrial Septal Defect (ASD) closure under the supervision of renowned cardiologist Professor Johan Rossouw. We are pleased to report that the operation was a resounding success! Verikor is back home, and we wish him and his family all the very best with his newfound happy and healthy life!

WHAT YOUR PHARMACIST CAN DO FOR YOU

Your doctor may prescribe a medicine which you can get without a prescription. If you are not on medical aid, tell him not to put it on your prescription. This is because if he does, you'll pay more (to cover the pharmacist's handling fee). Where possible - especially for minor coughs, aches and pains - use patent medicines, also known as OTC or 'Over The Counter' medication, which you can get from your chemist without having to see a doctor and paying a consultation fee.

So-called cold and flu remedies are mostly unnecessary. The symptomatic relief which they provide is usually more a psychological effect than anything else. There's an old saying that with treatment a cold lasts two weeks, but without treatment it lasts a fortnight!

We have become thoroughly brainwashed into believing we must take a pill for every little problem. Many pills are totally unnecessary, and made of chemicals which are foreign to the body. Most have side-effects, some of which can be serious. So always question the necessity of the medication. Truly, the best medicine is often a chat with your doctor and reassurance - plus of course laughter!

There's something else your chemist can do for you. He can take blood pressure and pulse readings, and do urine analysis and cholesterol counts, all at a low cost. For these tests your chemist or pharmacist will know the upper and lower readings, meaning if the numbers worry him he will refer you to a doctor. So wherever possible, substitute your pharmacist or chemist for your doctor. You'll be amazed at how much money and worrying you save!



WINTER HEALTH TIPS

It may be cold outside but winter need not be the unhealthiest time of year. Here are five ways to make sure that even when your body is telling you to hibernate, you stay healthy and fit:

1) Pay off your sleep debt

On average we sleep six and a half hours a night - much less than the 7-9 hours recommended. But in winter, we naturally sleep more, due to the longer nights.

2) Drink more milk

You're 80% more likely to catch a common cold in winter, so make sure your immune system is in tip-top condition. Milk and other dairy products like cheese and yoghurt are great sources of protein and vitamins A and B12. They're also an important source of calcium, which helps keep your bones strong. Try to go for semi-skimmed or skimmed milk rather than full fat milk, and look for low-fat yoghurts.

3) Eat more fruits and veggies

When it's cold and dark outside, it can be tempting to fill up on unhealthy comfort food; but ensure that you still keep your diet healthy and include five portions of fruits and veggies a day. If you find yourself craving a sugary treat, try sweet dried fruits such as dates or raisins. And who says veggies are dull and unexciting? Ordinary vegetables like carrots, turnips, cabbages and leeks can be roasted, mashed or made into soup for a comforting winter meal for the whole family. Explore and experiment; the only limit is your imagination!

4) Try fun new family activities

Don't use winter as an excuse to stay indoors and be a couch potato. Get out with the whole family on fun activities like a winter walk. Regular exercise helps to control your weight, boost your immune system and is a great way to break the tension that can build if the family is constantly held hostage indoors by winter!

5) Have a hearty breakfast

Winter is the perfect season for porridge. Eating a warm bowlful on a cold morning isn't just a delicious way to start your day, it also helps you boost your intake of starchy foods and fibre, which gives you energy and helps you feel fuller for longer. This also stops the temptation to snack mid-morning. Plus, oats have lots of vital vitamins, minerals and fibre. Make your porridge with semi-skimmed or skimmed milk or water, but don't add sugar or salt. Instead add a few dried apricots, some raisins, a sliced banana or other fruit for extra flavour to hit the five-a-day target.



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