



Questions about your benefits or claims?
Call 0860 101 103 or email horizon@medscheme.co.za

NEWSLETTER **AUTUMN 2019**

Dear Member

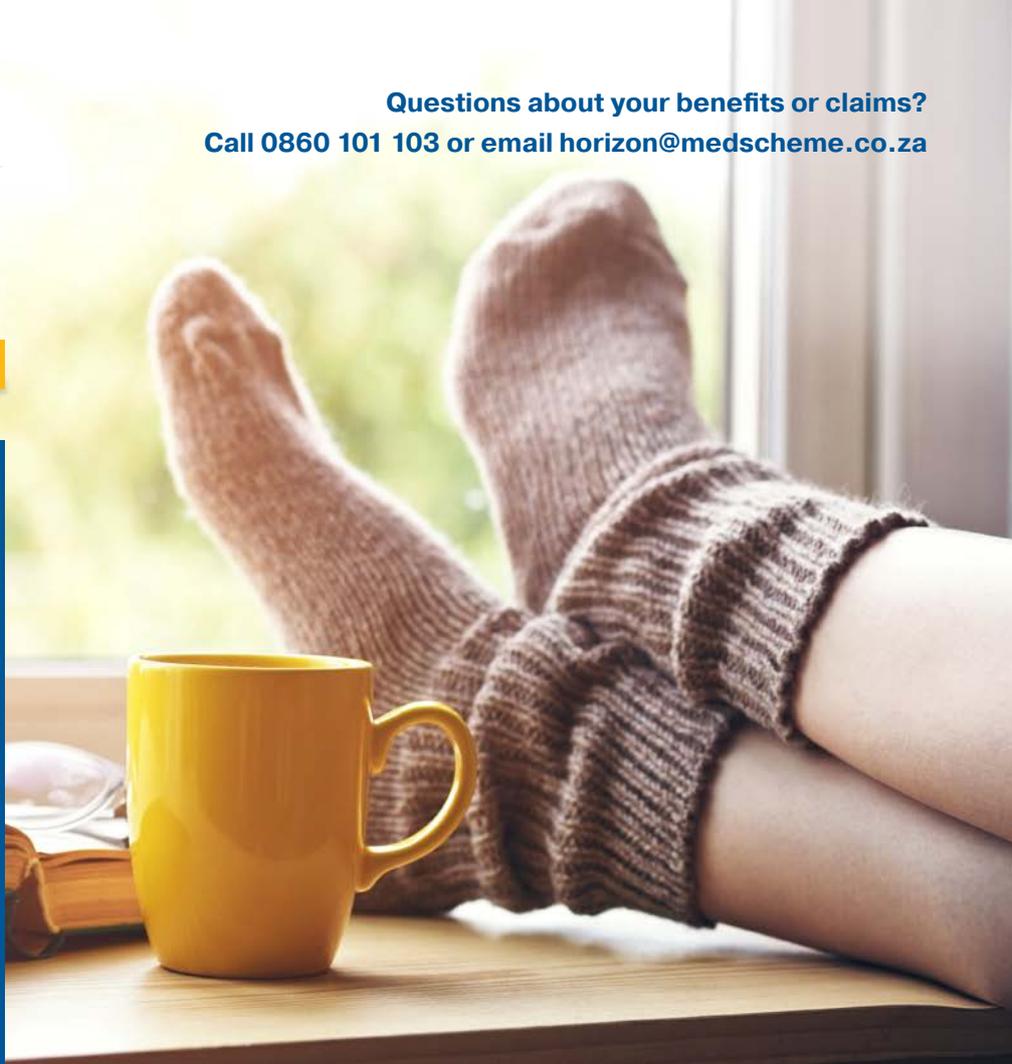
In this issue we encourage you to go for a flu shot, remind you of some great benefits you may not be using yet, look at the difference between specialists and auxiliary health service providers, and also share some information about how fraud in our industry is affecting your pocket.

We would love to hear from you if there are specific topics you would like to see covered in this newsletter – simply email us.

Yours in health

Roy Ansell

PRINCIPAL OFFICER



Get your flu shot

and don't spend your
winter sneezing!

Did you know that you are 60% less likely to get flu if you're vaccinated? Join millions worldwide and get your flu vaccination.

Influenza (or flu, as most of us call it) is not as harmless as you think. It can be fatal – especially for older people, children, pregnant women and people with chronic diseases. Get your flu shot this year and give the flu a miss... it won't cost you extra, as it is covered from your Wellness Benefits.

Please note that your flu vaccine will only be covered from your Wellness Benefits limit if you get it from a Clicks pharmacy clinic (or Network provider, in the case of members on the Hospital plus Network Plan).





Flu vaccine myths

As there are all kinds of myths surrounding the flu shot, we share some information from the Centers for Disease Control and Prevention (CDC).

MYTH	TRUTH
“The flu shot is only for people who get sick easily.”	The annual flu vaccine is the best way to prevent yourself from getting sick and from spreading the flu to others.
“Flu is not that serious; if you get it, you can enjoy a few days in bed.”	The flu shot saves lives and keeps people out of the hospital — because the flu can be deadly.
“A flu shot can give you the flu, because they inject you with the flu virus.”	You will NOT get the flu from a flu vaccine, but you may feel crummy or feverish after the shot, which is a sign of your immune system revving up to make antibodies.
“Pregnant women should not get a flu shot.”	It is safe for pregnant women to get the flu vaccine, and it can also protect the baby from getting the flu after birth.
“If you have already been immunised against flu, you don’t need a shot again.”	We need a new flu vaccine every year because the flu shot doesn’t give us lasting immunity, and the virus mutates frequently.
“The flu shot doesn’t work, because you still get the flu even after having a flu shot.”	There are typically two reasons why you would get the flu even after you get the vaccine. The first is that the prevailing strains don’t exactly match the ones in the vaccine, and the second is that you were exposed to the virus right before you got the vaccine.
“The flu shot has dangerous side effects and should therefore be avoided.”	Compared to the known benefits of the flu vaccine, serious side effects are rare enough that they shouldn’t deter any healthy person from getting the flu vaccine.

More Wellness Benefits

Remember that you are covered for a range of Wellness Benefits to help you take care of your health and wellbeing. In addition to vaccines such as the annual flu vaccine, you and your registered beneficiaries also qualify for a range of screening tests aimed at helping doctors find diseases early, when these diseases may still be easier to treat.

The Wellness Benefits are separate from your other day-to-day benefits and are not paid from those limits. They are, however, subject to the use of the correct diagnostic and tariff codes as well as the correct Designated Service Provider.

The following screening tests are available at a clinic within a Clicks pharmacy:



Blood glucose - to check your blood sugar



Lipogram (finger-prick) - to check your cholesterol



Papsmear



Prostate Specific Antigen



Mammogram

In addition, the Scheme covers the following screening tests outside a pharmacy:

PLEASE REFER TO PAGES 23-27 IN YOUR 2019 MEMBER GUIDE FOR MORE INFORMATION.

Hospital plus Savings Plan members get even more!

Members on the Hospital plus Savings Plan can also use their Wellness Benefit limit to claim for consultations with a dietician, biokineticist, occupational therapist or speech therapist consultation.

In addition, they qualify for the GoSmokeFree programme. The GoSmokeFree programme begins with a pre-quit assessment where a smoker's readiness and motivations to stop smoking is determined and a quit date is set, followed by six once-a-week, one-on-one sessions with a Nursing Sister who is trained as a GoSmokeFree advisor.

The GoSmokeFree Stop Smoking Programme is available at certain Clicks pharmacies throughout South Africa. Simply visit www.gosmokefree.co.za, and leave your contact details including your location. You will then be contacted with a list of the closest accredited Clicks Pharmacies.

What cover is available for consultations with specialists for 2019?

The cover that you have available for specialists depends on the Plan you have chosen.

- Members who belong to the **Hospital plus Network Plan** have cover for consultations with specialists, up to a limit of **R1 250** per family per benefit year, at the Medical Scheme Rate only. Please remember that the specialist might charge higher rates. It is therefore in your interest to confirm the rates and the benefit that is available to be paid.

You do not have to be referred by your treating CareCross GP for the claim to be considered for payment (subject to your available benefit limit), but it is generally advisable to have a reference letter from your treating doctor so that the specialist will have appropriate information for your further treatment.



- Members on the **Hospital plus Savings Plan** will have cover for specialist consultations to the extent that they have funds available in their Personal Medical Savings Account.
- Members on the **Hospital Core Plan** do not have cover available for specialist consultations.

Who qualifies as a specialist, and who does not qualify and will therefore not be paid from the specialist benefit?

A medical specialist is a doctor who has completed advanced education and clinical training in a specific area of medicine (their specialty area), such as cardiology, neurology, and so on.

Providers of auxiliary health services, such as audiologists, physiotherapists, dietitians and chiropractors are NOT specialists and such claims will not qualify under this benefit.



Fraud vs Waste and Abuse

The Council for Medical Schemes (CMS) recently hosted its inaugural fraud, waste and abuse summit this week, exploring how unethical and sometimes illegal claims place a major burden on the private healthcare sector in the country.

According to the CMS, fraud, abuse and waste in private healthcare is costing this sector between R22 billion and R28 billion every year, with up to 25% of the all premiums paid by medical aid members, who are effectively funding these false claims.

What is the difference between fraud vs waste and abuse?

According to the CMS, not all cases of wasted spend in the private health industry are necessarily illegal or tied to fraud. A lot of the time, it comes down to misrepresentation that can result from billing errors,

inefficient diagnostic testing, negligent coding, improper training, administrative confusion, unintentional duplication of claims and a whole range of other causes.

The difference between fraud and abuse is therefore the intent behind the misrepresentation that lead to overpayment, the CMS said. However, no matter how the bad claims are defined, their impact remains the same.

Because waste and abuse is not criminal (and thus lacks any appropriate procedures) and is difficult to define, the CMS wants the private healthcare industry to adopt standardised definitions:

- **FRAUD:** Knowingly submitting, or causing to be submitted, false claims or an intentional misrepresentation of the facts in order to access payment of a benefit to which you would otherwise not have been entitled.

- **WASTE AND ABUSE:** The claiming for healthcare treatment and services that are not absolutely medically necessary, including any form of over-servicing or over-charging of a patient, and that may objectively be considered unethical or unconscionable or contrary to best practice principles.

SOURCE: businesstech.co.za/news/lifestyle/302608/medical-aid-fraud-is-costing-the-private-healthcare-sector-more-than-r22-billion-a-year/

If you suspect that a service provider, colleague or any other person or organisation may be engaged in fraudulent activities against the Scheme, please contact the Fraud Hotline on **0800 112 811**. This hotline is managed by an independent company, Tip-Offs Anonymous, and you can choose to remain anonymous. You can also email **fraud@medscheme.co.za** to report your suspicions.

Contact Details

General Enquiries	Tel: 0860 101 103, +27 011 671 6837 Fax: 0860 111 785, +27 011 758 7033 Email: horizon@medscheme.co.za
Self-help Application	<ul style="list-style-type: none"> • Dial 0860 101 103 • First choose option 2, then option 1 for benefits, claims and member-related queries. • You will then be prompted to enter your membership number, followed by the # key. • The system will recognise your medical scheme membership number and give you the appropriate menus.
Claims Submission	Postal address: PO Box 74, Vereeniging, 1930 Email: claims@medscheme.co.za
Horizon Member Zone website	www.medscheme.co.za
MMI (previously known as CareCross) Call Centre	Tel: 0860 103 491 Chronic: 0860 102 182 Email: horizon@carecross.co.za Website: www.carecross.co.za
Your choice of Plan, Membership and Credit Control Queries. <i>(Member registrations must be done via your HR department.)</i>	Tel: 0860 101 103 Fax: 0860 111 785 Email: horizonmembership@medscheme.co.za
Hospital Benefit Management (pre-authorisation)	Tel: 0860 101 103 Fax: 0860 21 22 23 Email: horizon.authorisations@medscheme.co.za
Chronic Medicine Management	Tel: 0860 101 103 Fax: 0800 223 670/680 Email: horizoncmm@medscheme.co.za
Clicks Direct Medicines	Tel: 0861 444 405 Fax: 0861 444 414 Postal address: PO Box 751902, Gardenview, 2047
Oncology Case Manager (for patients diagnosed with cancer)	Tel: 0860 100 572 Fax: 021 466 2303 Email: cancerinfo@medscheme.co.za
HIV and AIDS Management Programme with Aid for AIDS	Tel: 0860 100 646 Fax: 0800 600 773 Email: afa@afadm.co.za Website: www.aidforaids.co.za Mobi: www.aidforaids.mobi SMS: (call me) 083 410 9078
ER24 (24-hour emergency transport approvals)	Tel: 084 124
Whistle Blowers - Fraud Hotline	Tel: 0800 11 28 11 Email: fraud@medscheme.co.za