



NEWSLETTER AUTUMN 2021

**Questions about your benefits or claims?**

📞 0860 101 103

@ horizon@medscheme.co.za

🌐 horizon.medscheme.com

Dear Member

In this issue we share some good news about the hospital co-payment, show you what to do in an emergency, offer some warning signs of diabetes, give more information about how the Scheme can help if you or one of your dependants are diagnosed with cancer, and address whether it is safe for people living with HIV to have a COVID-19 vaccine.

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

Yours in health

*Roy Ansell*

PRINCIPAL OFFICER

GOOD NEWS:

# *Hospital co-payment reduced!*

Helping members to access value-for-money medical care is what the Horizon Medical Scheme is all about. This means that the Trustees always have to focus on how best to balance benefits and contributions.

In an effort to curb potentially unnecessary hospital admissions, the Scheme has in the past implemented a significant member co-payment on hospital admissions for members on the Hospital Core and Hospital plus Network Plans.

However, following member representations, and especially considering the unusual times in which we currently live, the Trustees have approved **a reduction in the hospital co-payment from R2 600 to only R1 000**, which came into effect on 1 February 2021.



# Emergency? We can help!

Remember that, as a member of Horizon Medical Scheme, you have access to the following ER24's emergency services – 24 hours a day, 365 days a year:

- Emergency medical response by road or air, whichever is the most appropriate, to the scene of a medical emergency.
- Transfer by ambulance or air to the closest, most appropriate medical facility.
- Inter-hospital transfers (provided it is medically justified, as motivated by a medical practitioner), subject to authorisation by ER24.

## What must I do in an emergency?

- Call **084 124** (ER24's number) in an emergency.
- ER24's staff can advise you on what immediate steps to take.

- If necessary, ER24 will activate their ground and air resources to help you.
- If you have to go to the hospital, remember to take along your membership card (if possible).

**Remember to authorise hospitalisation to minimise costs!** If you or any of your beneficiaries are admitted directly to hospital in an emergency, a member of your family or the hospital concerned must contact the Hospital Benefit Management Department on the first working day after admission, on **0860 101 103**.

**Please note:** If you are transported to hospital by an ER24 ambulance (even though approved), and on examination you are found to be fit enough to return home, you will be responsible for arranging your own transport home.



## What is an emergency?

An emergency medical condition means the sudden and, at the time, unexpected onset of a health condition that requires immediate medical treatment and/or an operation. If the treatment is not available, the emergency could result in weakened bodily functions, serious and lasting damage to organs, limbs or other body parts, or even death.

# Concerned about diabetes?

Warning signs plus tips to reduce the onset of diabetes



Type 2 diabetes is the most common type of diabetes and usually occurs in adults, although prevalence in children and adolescents is increasing. The specialised “beta” cells in your pancreas are able to make insulin. However, they either make too little or your body can’t use the insulin effectively.

When there isn’t enough of this hormone in your body or it’s not used as it should be, sugar or “glucose” can’t be moved to your other body cells to supply them with energy. This means that you have higher than normal blood-glucose levels

## COMMON SYMPTOMS OF DIABETES



Excessive  
thirst



Blurred  
vision



Excessive  
urination



Tiredness



Itching  
and skin  
infections



Constant  
hunger



Recurring  
bladder  
infections



Visit your doctor if you’re experiencing some or all of the above symptoms.

# HOW TO PREVENT AND MANAGE DIABETES

People at risk for Type 2 diabetes can delay and even prevent this condition by following a healthy lifestyle. This same lifestyle will keep your diabetes in check, if you've already been diagnosed. The good news is that diabetes can be managed successfully with a healthy lifestyle, sometimes with the addition of medication. You'll feel better and have more energy!



Regular blood-glucose and cholesterol level checks (ask your doctor how often this should be done)



Maintaining a healthy weight



Managing your blood pressure (ask your doctor for advice)



Following a healthy diet (Eat more natural, unpackaged foods and avoid or reduce processed and sugary foods such as take-aways, salted snacks, sweets, etc., as well as sugary fizzy cooldrinks.)



Staying active (try to do a bit of exercise every day and aim for 30 minutes of exercise, five times a week)



Not smoking

# AVOID COMPLICATIONS

If you don't control your blood-glucose levels through lifestyle changes and medication, you risk diabetes-related health problems.

## THESE INCLUDE:

- Loss of vision
- Damage to your kidneys
- Damage to your nerves (for example: numbness and a burning sensation in the hands, feet and legs)
- Foot ulcers which are slow to heal and become infected
- Increased risk of other infections (for example: bladder infections)
- Sexual dysfunction (for example: impotence)
- Heart disease and stroke

## AIM FOR:



**An ideal weight** (BMI < 25 kg/m<sup>2</sup>)

[To calculate your BMI, divide your weight in kilograms (kg) by your height in metres (m), and then divide the answer by your height again. This will give you your BMI in kg/m<sup>2</sup>.]



**An ideal waist circumference**

(Men: < 94cm; Women: < 80cm)



**An HbA1C reading of < 7%**

[An HbA1c test measures how well controlled your blood sugar has been over a period of about 3 months.]



**A blood pressure of < 140/90 mmHg**

# ONCOLOGY BENEFIT MANAGEMENT PROGRAMME

*We are there for you* when you need it most

Cancer is a dread word for anyone, whether you or one of your family members is diagnosed. Being diagnosed with cancer comes with many challenges, and the Scheme (through its Oncology Benefit Management Programme) will support its members in their time of need.

By enrolling on this programme, you will qualify for the annual oncology family benefit limit. It will also ensure that health services related to oncology, such as your doctor's consultations, general and specialised radiology and pathology during follow-up visits to the doctor, will be covered from your oncology benefit. By obtaining authorisation you are also ensuring that your treatment is effectively managed within your available benefits.

This benefit forms part of your Hospital Benefits. It is envisaged that in most cases this limit will be sufficient to cover well-managed costs.

**If you have any queries regarding the Oncology Benefit Management Programme, please contact the Oncology Case Manager on 0860 100 572.**





# COVID-19 vaccines and HIV

South Africa is ramping up to rollout COVID-19 vaccinations across the country. If you are registered on the AfA programme, we will keep you updated and let you know as soon as access to these vaccines is made possible. In the meantime, you may have questions about the vaccine that are specific to your HIV diagnosis. AfA has a clinical committee that is made up of some of South Africa's leading experts in HIV and other infectious diseases. We are staying close to developments on COVID-19 and will share important information with you as things unfold.

## **Is it safe for me to get a COVID-19 vaccine if I am living with HIV?**

Developers of COVID-19 vaccines have considered people living with HIV in their research and some have recruited HIV positive volunteers to participate in their vaccine studies. All of the vaccines under development

or approved by regulators include some of the genetic material from SARS-CoV-2 (the virus that causes COVID-19) but not the whole virus. This means they are not live vaccines and so are safe in people with damaged immune systems.

It is possible to experience side effects with most vaccines and the same is true after the COVID-19 vaccination. Most side effects are mild and typically can include a sore arm at the injection site, fevers/chills, fatigue, nausea or muscle aches. These side effects show your body is mounting an immune response. But different people respond differently - if you don't experience any side effects it does not mean your body isn't mounting an immune response. Side effects can start around 6 hours after you've been vaccinated, peak at 24 hours and resolve in 2 to 3 days. If you need to treat pain and fever during this time, use paracetamol.

A very small number of people have had a serious allergic reaction. This can be safely managed by keeping people under observation for 15 to 30 minutes after they receive the vaccine. You should contact your doctor immediately if:

- You develop an allergic reaction, even if mild
- Vaccine side effects get worse or do not resolve after 3 days
- You become pregnant within 3 months of receiving a COVID-19 vaccine

There is no reason to expect that you are more likely to experience either mild or more severe reactions just because you are living with HIV.

### **Why is it important for me to get vaccinated if I am living with HIV?**

It's important for everyone to get vaccinated for COVID-19. Vaccines are one of the most powerful tools available to us for preventing severe disease due to SARS-CoV-2. There is some evidence that people living with HIV may be more vulnerable to developing severe COVID-19 symptoms and so getting vaccinated is even more critical if you are HIV positive. It's too early to tell how effective the

vaccines will be at reducing transmission of COVID-19, but we do know they are effective at preventing severe disease and death.

Until the number of people with COVID-19 infection have fallen so low that all national lockdown levels are lifted, it's essential to continue following the preventive measures that are currently recommended:

- Always wear a face mask in public
- Wash your hands regularly
- Keep 1.5 m apart from others outside your home as much as possible
- Avoid crowds and confined spaces – rather have small gatherings and meet outdoors

All of these measures should still be followed even after you've been vaccinated.

As someone who's living with HIV, taking your antiretroviral therapy (ARVs) according to your doctor's instructions remains one of the most important things you can do for your health. When taken properly, ARVs keep you healthy and reduce the risk of getting severe COVID-19 infection.

# Contact Details

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