

# HealthBytes

E-newsletter # 4/2023 | September/October 2023



## In this issue:

(click on article to read)

- Be smart. Stretch your Benefits
- Virgin Active gym discount
- Ex-gratia
- Pharmacy Care - introducing a brand new healthcare option!
- Fraud, Waste and Abuse
- PCOS
- The best mental health moves to make
- Men and Men-tal health
- Introducing the NHP Health Risk Assessment (HRA) Incentive
- Nedbank CitiDash 2023

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

### Disclaimer

Whilst every care has been taken to ensure that the information in this document is correct, errors and omissions may occur and the Fund cannot be held accountable for any reliance placed on the information contained herein. The Fund's Client Services may be contacted to confirm any information contained in this document.

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We're about you

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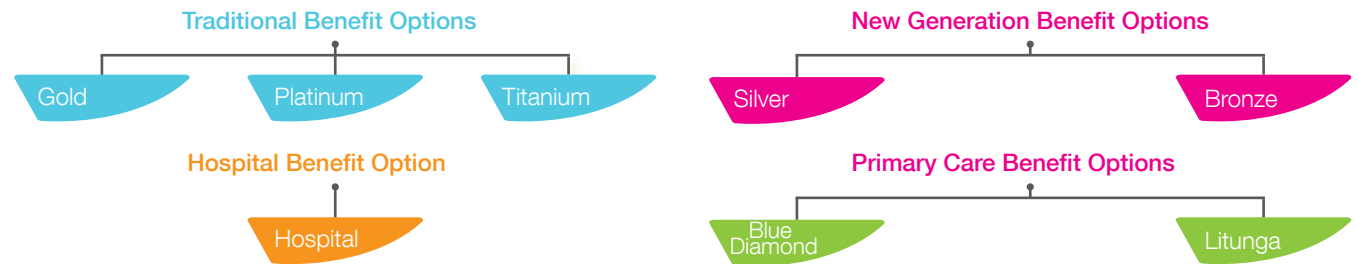
# Be smart. Stretch your Benefits.

To make your benefits last longer, yet still receive the care you need.

**BE SMART. STRETCH YOUR BENEFITS.**



**Choosing the right benefit option:** NHP offers various benefit options and members have a choice between Traditional, New Generation, Hospital or Primary Care options.



Choosing the wrong option can be an unnecessary monthly financial burden. There are a few things to take into consideration when choosing your benefit option: Take into account you and your families' medical needs, the size, and ages within your family. How frequently do you visit a doctor? Do you need chronic medication and most important, how much are you willing to pay out of pocket?

It is important for you, the member to read and have a decent understanding of your medical aid plan. Chronic conditions such as high blood pressure, high cholesterol, or diabetes must be considered in order to make an informed decision regarding your health. The NHP Sales Consultants offer guidance and advice to help you make an informed decision when it comes to choosing the correct option for you and your family.

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Discounted offer available at all Virgin Active clubs in Namibia



- 10% Off any 12 month product
- N\$ 50.00 joining fee
- No Pro-Rata
- No card fee
- PLUS promotional offer of the month

\*Monthly T's & C's apply. Existing members will be allowed to convert their membership to the new benefit.

Medscheme Namibia in collaboration with Virgin Active is offering NHP members and dependants discounted rates with Virgin Active.



Contact a Sales Consultant at your closest Virgin Active club, and bring along your affiliated medical aid card with the details of the new member joining to claim your discount.

**Book your free visit at Virgin Active.**  
Contact us on +264 61 251 640



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Should the need for an Ex-Gratia request arise, the Fund advises members to contact NHP for assistance in completing and submitting the relevant forms. It is important that all applications must be submitted with all necessary information, in full, and with complete disclosure.

### Members are advised to take note that Ex-Gratia is:

- Discretionary;
- Over and above the benefits the Fund is required/expected to pay.

The Board of Trustees will not authorise payment for services other than those prescribed in the rules of the Fund but can at its absolute discretion, increase the amount payable in terms of the rules as an Ex-Gratia award, provided that the Board of Trustees are satisfied that the member would otherwise suffer undue financial hardship.

### The following relates to the application and appeal process:

- The final decision, concerning the actual amount approved or rejected, remains entirely up to the discretion of the Board of Trustees;
- Any member may appeal the decision of the Ex-Gratia Committee;
- Members must notify the Ex-Gratia Committee of such an appeal. The appeal must be addressed to the Principal Officer of the Fund, submitted within 30 days of the date of notification;
- The Ex-Gratia Committee will review the merits of the appeal application as well as its decision and forward the appeal to the Board of Trustees. The member will be informed about the ruling by the Administrator.

Members must note that if they do not use their Ex-Gratia allocation within a specific benefit year, it cannot be transferred to the next benefit year.

The decision of the Board will remain final and binding on the member.

# Ex-Gratia

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# Pharmacy Care – introducing a brand new Healthcare Option!

**The NHP PharmacyCare option is a corporate solution offered to employers for their employees and is also available to individual members who are willing to pay the annual contribution in advance (i.e. 12 months upfront).**

This is the most affordable cover for day-to-day primary care services for individuals who do not have medical aid yet.

This benefit option grants access to services and treatments provided by participating pharmacies. Members of this benefit option have direct access to a network of contracted pharmacies and virtual consultations to a network of doctors. The virtual consultation to the doctor will be done from within the pharmacy, facilitated by the pharmacist.

**The option is open to the principal member only, or alternatively the principal member plus 3 additional dependants (total of 4 individuals per family). This rule should be agreed to upon registration.**

***N.B! The benefits for the year remain the same whether for 1 person or shared by up to 4 persons in the family.***

### Benefits are as described below:

- Approximately 12x Pharmacy Initiated Therapy (PIT) consultations, Point of Care (PoC) testing and medication per family, per annum, with a maximum value of N\$ 200.00 per PIT and an annual limit of N\$ 1 320.00.

- 2x GP virtual consultations per family, per annum, limited to N\$ 250.00 per virtual consultation.
- 2x GP prescriptions resulting from virtual consultations per family, per annum, to a maximum value of N\$ 150.00 each and an annual limit of N\$ 300.00.
- No co-payments.
- No waiting periods.
- Services available only at participating pharmacy partners.
- For this specific option, upon application for membership there will be no underwriting requirements.
- Underwriting will however apply should the member wish to upgrade to a higher option. The member will also be required to complete a NHP application form (with full declaration of health). Approval of such request for option change will be subject to the discretion of the Fund.
- Option changes will only be permissible in December for January each year.
- Members over the age of 60 years will not be accepted onto this option.
- Any benefits obtained outside the network of pharmacies and contracted GP provider will not be reimbursed.
- Only prescriptions issued by means of the virtual consultations provided within the network of pharmacies can be claimed.
- No NHP inclusive benefits are applicable to this PharmacyCare option.
- Funeral cover is available as an optional extra.

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# Fraud, Waste and Abuse

Medical bills can force otherwise financially savvy consumers into collections and cause long-term credit woes. In the worst-case scenario, medical debt can cause bankruptcy. In fact, medical debt is the leading cause of bankruptcy, and as such, can be a source of shame for those affected by events largely out of their control – until now.

Here's what to ask to help avoid the road to ruin, paved by medical bills -

## 4 Questions you should ask before paying any medical bill:

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# 1

### Is this statement comprehensive?

Oftentimes a health care provider, a doctor or medical facility will send you a bill with one lump sum and few other details. Paying any bill without an itemised listing of services is a big mistake because you simply don't know what you're paying for. You're entitled to a detailed medical statement, which can be requested from the billing department.

# 2

### Are all identifiers correct?

The last thing you probably expect to cause a claim rejection by your medical aid is something as simple as a misspelling, but this is a very common error. Be sure the medical bill includes the correct medical aid fund address, member number, patient details etc. If any one of these identifiers are incorrect or incomplete, it could cause a complete claim rejection by your insurer.

# 3

### Did I receive all these services?

Whether by honest mistake or illegal billing practices, items can show up on your bill erroneously. Sometimes, a doctor orders a test and cancels it before it's done. Other times, you may have a bad reaction to a medication and stopped taking it after one dose, but multiple doses end up on your bill. It is best to keep track of the procedures that you experienced, and check the charges against your bills.

# 4

### What else looks fishy?

Incorrect identifiers and extra charges aren't the only errors medical billing employees make. When the description of the billing item is vague, or you're not sure from the description, follow up.

- Billing for a private room when you were in a shared room.
- Charging you for a higher level of service than you received, especially if emergency services were used.
- Operating room overcharges. Anesthesia records should have start and stop times, and operating rooms usually charge by the minute, so you can compare the times of each to ensure your fees aren't too high.

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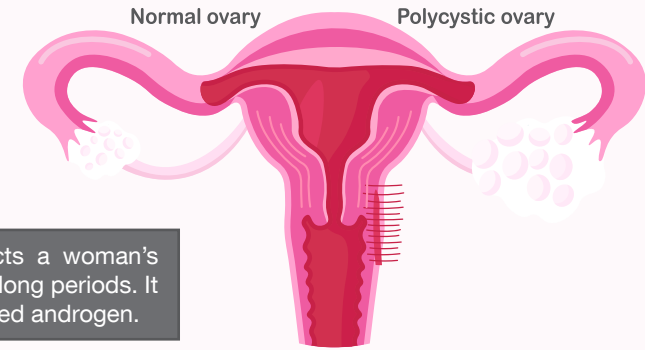
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## What is PCOS?

PolyCystic Ovary Syndrome is a condition that affects a woman's hormone levels in which they have few, unusual or very long periods. It often results in having too much of a male hormone called androgen.



### Symptoms

Many small sacs of fluid develop on the ovaries, and they fail to regularly release eggs.

Missed or regular menstrual periods

Excess in hair growth

Acne

Infertility

Weight gain



### Complications

Miscarriages or premature births

Type 2 diabetes

Sleep apnea

Depression

Anxiety

Eating disorders



### Treatment

Birth control pills

Diabetes drugs can help fix the hormone imbalance and improve symptoms





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# masterclass



### Having a strong and flexible body is a key component of what it means to be resilient

Movement is a way to address any unprocessed tension or emotion that may be lingering in your body. It's not just about fitness; when we intentionally move, we can create a sense of safety in our bodies that we may not have experienced before, especially individuals who have stored trauma, Kelly Vincent notes that intentional movement releases any stored energy while helping the brain recognise the difference between tension and relaxation.

Join this conversation where we learn tips and tools to create small gaps throughout the day do keep our body in motion. Whether to be some quick stretches or take a short mindful walk... KINDNESS TO THE BODY IS KINDNESS TO THE MIND.

*"The body benefits from movement and the mind benefits from stillness."*





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# MEN AND MEN-TAL HEALTH TAKEAWAYS

**80% Of suicides are male. Men are 4x more likely to suffer from depression.**

### Reasons why

- **Sexism:** Men who strongly conform to typical masculine norms may be more likely to have poorer mental health.
- **Trauma:** This could include extreme emotional events such as being sexually abused, experiencing combat, or being in high stress situations regularly (e.g. firefighters or policemen).
- **Poor working conditions or a high workload:** Work stress and a lack of social support have been associated with a higher likelihood of mental health issues in men.
- **Traditional gender roles:** This can include feeling pressure to be a provider or societal norms that discourage men from talking about their feelings.
- **Childhood abuse/family issues:** Any detrimental issue that occurs in childhood can lead to an increased risk of mental health disorders in adulthood.
- **Loss of work:** Unemployment and retirement are associated with an increased risk of depression in men. One in 7 men who lose their jobs become depressed.
- **Separation and divorce:** Often, men tend to see themselves as being providers and the one to keep the family happy. Depression is more prevalent and more severe among divorced men.
- **Financial issues:** Economic factors are a top cause of stress for many people and could play a role in the

development of certain mental health disorders.

- **Substance abuse:** Men may be more likely to use drugs or alcohol as a means of coping with mental health issues, though such 'self-medication' can make things worse in the long run.

### How to remedy this

1. **Check in on the men in your life** - checking in can save lives as you never know what others are going through.
2. **It's okay not to be okay** - congratulate those who share that they are not okay.
3. **Remember 'The 4 Pillars Of Emotional Intelligence'** - SELF AWARENESS | SELF MANAGEMENT | OTHER AWARENESS | OTHER MANAGEMENT.
4. **Self-care strategy** - practice checking in with yourself.

### Homework

1. Today be the one who suggests a check-in - with your colleagues or family. It's the most compassionate thing you can do... try it.
2. Call someone who you might be concerned about and give them the space to check-in.
3. Ask, listen, encourage action and check in.



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## Introducing the NHP Health Risk Assessment (HRA) Incentive

### What is the NHP HRA?

HRA's provide an early warning for diseases management. The Funds approach towards preventative care is to proactively manage the health of its members by increasing access to the HRA. The HRA will include clinical screenings to measure blood pressure, blood sugar levels, cholesterol, body mass index (BMI) and waist to hip ratio.

### Objectives of a NHP HRA

To provide members with an evaluation of their health risks and quality of life by the early identification of common risk factors that could be managed through lifestyle changes or therapy.

To inform 'at risk' members who have been detected through the HRA. These members will be contacted and referred to their family doctor and advised to access the appropriate Fund programmes.

### The NHP HRA Incentive

NHP members on the qualifying benefit options will receive an incentive upon the completion of a Health Risk Assessment (HRA). Members may go to any of the Fund's wellness days or it can be claimed at the rate of N\$ 180 per screening at a network pharmacy. The incentive will be transferred to the members accumulated Roll-Over benefit.

The maximum amount for which a member may qualify for the successful completion of a number of HRA's per family is:

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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## Nedbank CitiDash 2023

On Sunday, September 10, 2023, NHP staff made their way to the Simon De Wet Bridge to man the final waterpoint station of this year's Nedbank's Citi Dash.

With beautiful weather and an electric atmosphere, NHP's team welcomed participants with a warm welcome and a cold refreshment or two as they joined in the fun and ran this Citi.

As NHP has sponsored this event for the last couple of years, we thought it only right to show our support. We hope you'll join us next time! Run this Citi in numbers!



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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

### 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

### 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

### 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

### 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

## Clinical risk

### 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 [nhpbm@nhp.com.na](mailto:nhpbm@nhp.com.na)

## Dedicated

## 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

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

### Optical

Email [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)