



HealthBytes

E-newsletter # 1/2024 | January 2024

Administered by
 **Medscheme**
Namibia



WHISTLE BLOWERS 
Fraud Hotline: 0800 647 000 or
email fraud@nhp.com.na

In this issue:

(click on article to read)

- PO's note
- Welcoming a new team member
- Changes to benefit options for 2024
- Chronic medication registration & registration form
- Newborn registration
- Student review verification
- Get the power to manage your medical aid
- International Travel Insurance
- Stale claims
- Orthodontic Treatment / Authorisations
- Optics
- Body20 promotion

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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Letter from the Principal Officer



18 December 2023

Dear NHP Member

The NHP Board of Trustees, after consultations with the Regulator, has approved an overall Fund average annual contribution increase of 9.99% for 2024. We are aware that this increase is higher than expected given the current economic environment.

To secure its long-term sustainability, the Fund has embarked on cost savings initiatives, which includes creating greater awareness amongst members about using their benefits sparingly and in a responsible manner, and also the reduction in the Additional Hospital Benefit (AHB), as well as wastages identified via our Forensic (Fraud, Waste and Abuse) unit. In order to keep the contribution increase at an acceptable level, benefit enhancements have been kept to the minimum with only inflationary (NAMAF) level adjustments.

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.

We understand there may be concerns and questions surrounding a recent media article regarding the state of medical schemes in Namibia. We want to assure you that NHP remains strong and committed to providing quality healthcare services to our members.

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 14th consecutive year in 2023. We are proud of the fact that NHP has consistently been rated as the best medical aid fund in Namibia.

We're about you!

Dantago Garosas
PRINCIPAL OFFICER



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Welcome to the team!



NHP is delighted to announce the appointment of Mouchelline Le Hanie-Beukes as Fund Manager at the office of the PO, with effect from 2 January 2024.

We wish her all the success!



Mouchelline Le Hanie-Beukes

TM



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Changes to benefit options for 2024

In order to keep the contribution increase at an acceptable level, benefit enhancements have been kept to a minimum with only inflationary level adjustments across the various sub-limits.

The NAMAFA Benchmark tariff will increase with 5.28% on average, subject to specific compliance criteria.

- **Day-to-Day/Out-of-Hospital benefit for GP's and Medical Specialists**

The Out-of-Hospital (OOH) benefit for healthcare provider benefit (GP's and Medical Specialists), for main members on the Platinum and Titanium options are increased by 10%.

- **Changes to eligibility for accessing Chronic Medication benefits**

To qualify for the Chronic Medicine benefit, it will now become a mandatory requirement for members to enroll onto the Chronic Care Programme before the person/s chronic benefits can be accessed. Enrolment and registration on the Chronic Care Programme will commence as from 1 January 2024, with mandatory enforcement as from 1 July 2024. This will provide existing members a 6 month window period during which they can register. Failing to enroll onto the Chronic Care Programme will result in chronic medication being claimed against the acute medicine benefit.



- **Additional Hospital Benefit (AHB) – Reduction in the NAMAFA Benchmark Tariff for In-Hospital procedures**

As part of the cost containment strategy for the entire industry, all Namibian medical aid funds will continue with the initiative embarked on last year. A further reduction in the Additional Hospital benefit payable will be implemented (i.e. from 200% to 150% of NAMAFA tariff) in respect of all hospital procedures effective 1 January 2024. Members are requested to enquire with their healthcare provider prior to treatment that they will only charge 150% of NAMAFA tariff, in order to ensure no further financial liability after conclusion of the treatment.

- **Mandatory pre-authorisation for non-emergency specialised radiology and scopes**

A pre-authorisation reference number (PAR) is required before services in respect of hospitalisation and specialised Radiology qualify for benefits, even in the event of non-emergency specialised radiology and scopes.

- **Consultations and scripts for limits for Blue Diamond and Litunga options**

The Out-of-Hospital (OOH) benefit in respect of consultations with doctors/specialists and nurses, will be limited to 2 per beneficiary per month, up to a maximum of 12 per beneficiary, per annum. The scripts for medicines and injection materials are also limited to 2 per beneficiary per month, up to a maximum of 12 per beneficiary per annum.



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Reminder

Chronic Medication Registration!

Open

Chronic medication registration

Members who are on chronic medications are hereby reminded to register these medications with our Case Management department.

Please click on the below link to access the Chronic Registration form, which should be completed by your Doctor.

Form available on this link: <https://nhp.com.na>

Submit the completed form to this email: chronicapp@nhp.com.na



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Newborn registrations

The principal member is required to register a newborn as a Child Dependant within 30 days of its birth, in order to be eligible for immediate benefits.

If a member applies for a newborn that is older than 30 days of age, the Fund may impose condition specific waiting periods on the child dependant.

The same applies for a newly adopted child, the member has 3 months from the date of adoption to register the child on the Fund, in order to avoid condition-specific waiting periods. If the child dependant is not registered within the specified timeframe, a medical declaration must be completed by a doctor, and condition-specific waiting periods may be imposed on the dependant.





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Student review verification

Students who are child dependents may remain on the Fund until they turn 25, provided they submit proof of studies at a recognised institution, confirming that they are still a full-time student.

The principal member of the medical aid has the responsibility to submit such documentation to the Fund, to avoid their dependants from being terminated from the medical aid.

Members are required to submit such proof during November to December 2023 for the year 2023 and then again in January to March 2024, for the year 2024.

▶▶ **Kindly submit student proof to members@nhp.com.na.**





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Download your NHP Mobile App today!



Get the power to manage your medical aid.








The new enhanced NHP Member App provides members access and manages your medical aid benefits at your own convenience. Managing your medical aid is easy. The app offers a simple, intuitive and more personal way to get information about your plan, benefits and your health. You can use it to:

- See the balance of your benefits, like your preventative care and acute medicine.
- Use the chat function to talk to us and get support from our team.
- Find doctors, hospitals, and pharmacies on our network easily.
- Access and download documents such as tax certificates, monthly statements and plan brochures.
- Access your digital membership card, everywhere you go.
- Save and access information for emergency contacts.
- Update important information for you and everyone on your plan.

Click below to download the NHP App:



To download and register, follow these steps:

-  Download the NHP app, open it and accept the terms and conditions
-  Select "REGISTER"
-  Select "MEMBERS"
-  Enter your Membership Number and select "VALIDATE CODE"
-  Register as a principal member or beneficiary, click on "SELECT"
-  Enter request information and click "CREATE ACCOUNT"
-  Wait for a confirmation to be sent via email, click on link to validate account.





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International Travel Insurance

This cover includes costs related to medical expenses, emergency medical assistance, medical evacuation, and repatriation, return of dependant's children and emergency medical assistance.

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

It is important that members know that their International Travel Insurance benefit is for travel and leisure only, planned medical treatment will not be covered under this benefit. This benefit is only available to members and registered dependants between the ages of 3 months to 80 years. During their travels, members will be responsible for all expenses related to normal medical treatment.

Important to note:

- Apply for international travel insurance online via www.nhp.com.na.
- Complete the application for international travel assistance, submitting copies of all passports and flight tickets for all persons travelling.
- Registration must be finalised before departing from Namibia.
- Obtain a cover letter and a copy of the policy document from NHP. This will show the policy number and emergency contact details as well as the conditions of cover.
- Obtain an embassy letter for extended travel.

➡ Apply for travel insurance here: Namibia Health Plan - International Travel Cover (tic.co.za)



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Stale Claims



Members are responsible for ensuring that their claims are submitted by the respective practice within the allowed 4 months. The Fund sends out SMS's to members to keep them up to date with all claim submissions and to keep track of the activity happening on their medical aid.

If you as the principal member does not receive any SMS confirming claim submissions, please follow up with your doctor on whether the claim was sent through to the Fund.

You are also urged to contact our membership department, at members@nhp.com.na, to verify whether the contact details we have on the system are indeed the correct contact details.

Without any proof of the claim submission, the claim will not be refunded, and you as the member will be held responsible for the payment of the account.

Orthodontic Treatment / Authorisations

All orthodontic treatment, including retainers, must be authorised by the Fund, before any treatment commences.



The principal member must ensure that the authorisation has been done and approved by the Fund, for the correct date, before the start of any treatment.

If authorisations are done late it will result in claims rejecting on the system. The claims submitted from the practice will not link to the authorisation loaded on the system and therefore will be rejected, resulting in an account the member will be responsible for.

Orthodontic authorisations are done for a specific period of time and no new authorisations can be submitted in the new benefit year, if benefits were depleted in the previous benefit year. It is a fraudulent act to have claims from the previous benefit year paid from the next years benefits.

Optics

The Fund pays for frames, lenses and contact lenses, subject to the sub-limit applicable to each benefit option.

Benefits exclude:

- Contact lens solutions
- Colour contact lenses
- Scripts less than 0.50 dioptre
- Spectacle cases
- Spectacle repairs
- Tints higher than 35%
- All types of sunglasses, whether prescribed by an optometrist or ophthalmologist.
- The fee associated with the fitting and adjustment of contact lenses.

A frame can only be claimed when the invoice states that the old lenses are transferred or re-edged and must be accompanied by an eye test consultation.





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Contact Body20 for more details:

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+264 81 146 0599

www.body20.com.na

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Sam Nujoma Dr, Windhoek
+264 81 472 6010

Facebook: body20 Klein Windhoek
Instagram: body20klein_windhoek

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Chasie Street, Windhoek
+264 81 248 1200

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Instagram: body20kleinekuppe

Body20 Swakopmund
1 Makarios Centre
Cottage Avenue, Swakopmund
+264 81 651 0675

Facebook: body20 Swakopmund
Instagram: body20swakopmund

Follow Body20 on social media:

Facebook: body20globalnamibia
Twitter: body20namibia



Medscheme Namibia in collaboration with Body20 is proud to support NHP Members that take active ownership of their health and well-being.

What can members expect?

- 15% discount on any 24 month membership
- Personal Training
- Weekly Body Composition Assessments
- 24/7 Nutrition Doctor Services
- Customized meal plans to suit your lifestyle
- FitTrac Progress Tracking

Terms and Conditions apply.

BODY20

ACTIVATE YOUR POTENTIAL



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

Contact details



GET IN TOUCH

Head office: Windhoek

Tel: 061 285 5400

Website: www.nhp.com.na

Walk-in assistance: Unit 2, Demushuwa Suites,
C/o Grove and Ombika Streets, Kleine Kuppe

Postal: 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

NHP emergency numbers

(Monday to Sunday until 22:00)

After hours: 081 372 9910

In-hospital: 081 145 8580

BRANCHES

Swakopmund

Tel: 064 405 714

Email: swakop@nhp.com.na

Walk-in assistance: Office number 2, 1st floor,
Food Lovers Market, 50 Moses Garoeb Street

Postal: PO Box 2081, Swakopmund

Walvis Bay

Tel: 064 205 534

Email: walvis@nhp.com.na

Walk-in assistance: Office No. 7, Welwitschia Hospital Centre

Postal: PO Box 653, Walvis Bay

BRANCHES

Ongwediva

Tel: 065 238 950

Email: oshakati@nhp.com.na

Walk-in assistance: Unit 1, Central Park (opposite Medipark),
Auguste Tanyaanda Street

Postal: PO Box 23064, Windhoek

Keetmanshoop

Tel: 063 225 141

Email: keetmans@nhp.com.na

Walk-in assistance: Unit 12, No. 17, Hampie Plichta Street,
Desert Plaza

Postal: PO Box 1541, Keetmanshoop

DEDICATED

Aid for AIDS (Afa) Programme

Tel: 061 285 5423

Email: info@afa.com.na

Oncology Disease Management Programme

Tel: 061 285 5422

Email: oncology@nhp.com.na

Wellness

Tel: 061 285 5437

Email: wellness@nhp.com.na

CLINICAL RISK

Chronic Medicine Management

Tel: 061 285 5417

Email: chronicapp@nhp.com.na

Beneficiary Risk Management

Tel: 061 285 5417

Email: nhpbm@nhp.com.na

SUPPORT

Membership

(Applications, contributions and amendments)

Tel: 061 285 5400

Email: members@nhp.com.na

Ex-Gratia

Email: exgratia@nhp.com.na

Optical

Email: optics@nhp.com.na

Claims

Tel: 061 285 5400

Email: claims@nhp.com.na

Hospital pre-authorisation

Tel: 061 285 5400

Email: cases@nhp.com.na

International Travel Insurance

Tel: 061 285 5400

Email: nhptravel@nhp.com.na

New business

Tel: 061 285 5407

Email: newbusiness@nhp.com.na

Healthcare providers

Tel: 061 285 5444

Email: providers@nhp.com.na