



HealthBytes

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This Issue

- **Letter from the Principal Officer**
- **Changes to Benefit Options (1/2)**
- **Changes to Benefit Options (2/2)**
- **The importance of keeping your medical aid information updated.**
- **Reminder: Chronic Care Programme Registration**
- **Mental health tips for stress management**
- **NHP Wellness kickoff for 2025!**
- **Congratulations to the winners of our lucky draw!**



Diamond Arrow Award
Highest rated medical aid in Namibia 2010 - 2024

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Letter from the Principal Officer



December 2024

Dear NHP Member

The effective NHP Fund increase for 2025 has been approved by the NHP Board of Trustees at an overall fund average of 5.9% from 1 January 2025.

This compares to a Fund average increase of 9.99% for 2024 and 8.9% for 2023. The Fund has set the contribution levels for the benefit options in 2025, considering the following factors, amongst others:

- 2024 financial and claims experience
- Demographic and risk profile changes over the period
- The Fund's strategy and current financial position
- Changes in benefits
- Solvency and reserve building requirements
- Industry developments
- Contribution rate increase of 5.9% across all options

Our commitment to affordability remains paramount. Due to lower-than-anticipated claims in 2024, the Fund has been able to make benefit enhancements for 2025 without compromising financial stability.

The primary goal of the Fund is to maintain pricing that ensures it can meet claims expenditure and benefit obligations while remaining competitive. Balancing these objectives is increasingly challenging in a price-sensitive, competitive market where healthcare costs often exceed inflation.

Given the surplus position of the Fund, a relatively low contribution increases of 5.9% is passed for 2025. This increase, together with the benefit changes, is expected to result in a surplus of N\$157.2 million and a solvency level of 33.2% in 2025.

The Fund is comfortable that the increase is sufficient to ensure that the Fund remains in a financially sound position. In addition, having considered extreme scenario testing, and the potential resulting impact on the Fund's financial position, the Fund should retain the ability to respond to any potential financial deterioration beyond that envisaged. We encourage all members to use their benefits responsibly and to conserve them where possible.

The 2025 Benefit Guide, Summary of Benefit Changes and Option Change Form are available for review. Members wishing to change benefit options are asked to submit the completed form to Medscheme Namibia by 31 January 2025. Additionally, please ensure your contact information is up to date to facilitate effective communication.

Thank you for your continued support throughout 2024. We wish you and your loved ones a peaceful festive season and a healthy, prosperous new year.

We're about you!

Dantago Garosas
Principal Officer

Changes to Benefit Options (1/2)



Below are the benefit changes to various options for 2025:

- Members on the Hospital, Silver and Bronze options will enjoy increased Overall Annual Limit (OAL) for the year 2025. These limits apply to in-hospital services throughout the benefit year.

An increase in overall annual limits means that members have access to higher amount of coverage for medical services during the benefit year. This applies to services covered under their benefit option such as hospital services, specific treatments, maternity benefits etc.

For example, if a member is hospitalised for surgery or requires extended treatment, the increased limit ensures that they can access more of the necessary services covered by their plan, without financial strain. This benefit enhancement prioritises members' well-being and financial security.

How are Members Affected?

More coverage allows members to receive additional care without worrying about exceeding their benefit limits too quickly. This provides peace of mind as members won't necessarily need to cover additional costs out of pocket when extra medical attention is needed. Increased benefits also offer greater flexibility in managing healthcare needs and unexpected medical expenses.

- Members on the Gold and Platinum benefit options will have increased Oncology limits for 2025.
- Refractive surgery benefit limits are increased for members on the Titanium, Silver and Hospital benefit options. Family limits have been increased to N\$ 14 500, whilst principal members have a boosted limit of N\$ 12 000.

- Significant increase in benefits for Psychiatric treatment on all options offering this benefit, ranging from Gold through to Hospital Plan benefit option.
- Members on the Bronze benefit option enjoy the increase on basic dental benefits for 2025.
- Diabetic device consumables benefit increased on Gold, Platinum and Titanium:
 - Gold increased from N\$ 44 400 to N\$ 60 000
 - Platinum increased from N\$ 41 800 to N\$ 55 000
 - Titanium increased from N\$ 39 200 to N\$ 50 000

Ex-gratia criteria for orthognathic surgery applications.

Orthognathic surgery benefits for beneficiaries on NHP is provided through the Fund's oral surgery benefits provided by the various benefit options. Beneficiaries requiring orthognathic surgery should apply for ex-gratia consideration.

The following criteria will apply:

- Financial underwriting will be conducted;
- Grants will be only once per beneficiary per lifetime;
- Approval will be based on the clinical necessity.
 - I.e., provide full coverage for clinical necessity.
 - Clinical necessity will be reviewed by a dental expert.
- Grants will be for only one beneficiary per family in a given calendar year.
- Only applications for beneficiaries between the ages of 18 and 21 will be considered.



Changes to Benefit Options (2/2)



Monetary benefit limits on the consultation and script benefits on Blue Diamond and Litunga

The quantity limits for GP consultations and medicine scripts are replaced by monetary limits as follows:
 GP Consultations on Blue Diamond & Litunga members are N\$5,352 for the principal member and N\$13,380 for the family, for the entire year.
 For Blue diamond & Litunga members, medicine scripts are limited to N\$3,024 per principal member and N\$7,560 for the family.

Monetary Benefit Limits - GP Consultations		
Option	2025 per principal	2025 per family
Blue Diamond	5 352	13 380
Litunga	5 352	13 380

Monetary Benefit Limits - Medicine Scripts		
Option	2025 per principal	2025 per family
Blue Diamond	3 024	7 560
Litunga	3 024	7 560

Chinese medicine and acupuncture benefits under the auxiliary services benefit for all options

This year we are excited to introduce a benefit for Chinese medicine, a practice that has been used for many years to promote balance and healing in the body. Chinese medicine focuses on treating the root cause of illness rather than just the symptoms, using techniques like acupuncture and herbal remedies.
 This benefit is now added to the out-of-hospital auxiliary services benefits for all options and is payable from the larger auxiliary service benefit limit.

Traditional medicine often targets specific illnesses with treatments like medications or surgeries, Chinese medicine takes a holistic approach. It aims to restore the natural balance in the body, considering physical, mental and emotional well-being. Both approaches can complement one another - traditional medicine is effective for acute or emergency care and Chinese medicine can help with chronic conditions, stress management and preventative care.

- Why Should I Explore Chinese Medicine:**
- Natural Healing:** Treatments more-so rely on natural remedies and techniques that actually support the body's ability to heal itself.
- Chronic Conditions:** It can be particularly beneficial for managing conditions like chronic pain, stress and fatigue.
- Complementary Approach:** Exploring Chinese medicine alongside traditional treatments can enhance overall health and well-being.

Separating non-surgical appliances from auxiliary benefits on the Gold, Platinum, Titanium and Silver options

Non-surgical appliances, excluding artificial limbs and artificial eyes, are one of the many subcategories of benefits that fall under the auxiliary services benefit limit. As such, the non-surgical appliances benefit is now split from auxiliary services and becomes a standalone benefit payable from OAL.





The importance of keeping your medical aid information updated.



Keeping your medical aid information updated is crucial for several reasons, as it directly impacts your access to healthcare, the accuracy on your claims, and your overall peace of mind.

Why is it important:

Seamless Access to Healthcare Services:

With accurate information, you and your dependants can access medical services without delays. Providers rely on correct membership details, dates of birth, and dependant information to verify your eligibility. Outdated information could result in denied access to care or delays in receiving medical services, particularly in emergencies when quick verification is essential.

Accurate claims processing:

Service providers process claims based on information you supply. If details like membership numbers, dependant names, or dates of birth are outdated or incorrect, claims may be delayed, denied or incorrectly processed. Ensuring that all information is correct, minimises these issues, avoiding unexpected out-of-pocket expenses or administrative hassles.

Reminder: Chronic Care Programme Registration



To access your chronic medication benefits, please remember to register for our Chronic Care Programme. Registration is essential for ensuring that your chronic medications are covered by your chronic benefit, which offers more support than your acute (doctor's prescription) benefit. Without registration, chronic medications may be paid from your acute benefit, which may not fully cover your needs.

Here's why registration matters:

- **Full Access to Chronic Medication Benefits:** Registering allows your chronic medications to be covered by your chronic benefit, giving you greater coverage than the acute benefit would.
- **Ongoing Support for your Health:** Registration helps us track your progress with your treatment plan, allowing us to provide personal support and monitor your adherence to prescribed medications.
- **Healthier Outcomes and Cost Savings:** With registration, we can offer guidance for preventative care and early intervention, leading to more effective and affordable health outcomes.

Have your GP complete the [Chronic Care Registration form](#) and submit the fully completed form to chroniccare@nhp.com.na.

Once you have registered onto the programme, there will be no need to re-register annually, unless there is a new chronic illness condition, or a change in medication and/or dosages prescribed.

Register today to ensure you have access to the full range of benefits and support. Your health and well-being are our priority.





Mental health tips for stress management



The beginning of a new year can bring excitement, but it can also be stressful as you juggle goals, responsibilities and expectations. Managing your stress and maintaining a clear mind is imperative to avoid burn out early in the year.

Start small and set realistic goals, to avoid overwhelming yourself. Try and stay organised, use a planner or diary to prioritise your tasks and stay on top of deadlines. It's important to remember to breathe and relax. Practice deep breathing techniques to help you calm your mind and reduce tension.

Remember, managing your stress is essential for your overall health. Take one day at a time and prioritise your well-being. If the stress feels overwhelming, don't hesitate to seek professional help. Your mental health matters!

NHP Wellness kickoff for 2025!



At Namibia Health Plan, we trust that strong minds and bodies are the drivers of creativity and excellence. As part of the ongoing commitment to workplace wellness, we hosted two impactful wellness screenings to kick off 2025.

We had the honour of conducting the initial wellness screening for 2025 for the outstanding group of people from **Ecotech Group**. This industry is driven by precision and skill, and while we appreciate their contribution, we also realise that we have to take their health seriously so that they can continue to deliver results.

The second screening was hosted at **AngulaCo law firm** in Windhoek. They are dedicated to empowering previously disadvantaged Namibians and is known for championing inclusivity and diversity within the legal profession. Supporting the health of their team ensures they can continue making a meaningful impact in the community through their work.

The comprehensive health assessments of an individual from a wellness screening attempt to enable the team to cope with their demanding roles while making sure that the person remains healthy. By enhancing their health, we enable them to perform better and improve quality and innovative outcomes in their various fields.

We are always eager to implement and monitor the effectiveness of our wellness programs for the year focusing on increased productivity, wellness and success in every workplace.

*For more information, or to schedule a wellness screening, contact the wellness team at **061 285 5437** or **wellness@nhp.com.na**.*

**images of our wellness screenings to follow*

Congratulations!



Congratulations to the lucky draw winners, Mr. Martin Beukes (EcoTech Group) and Ms. Verlosia Kharuxas (AngulaCo), for taking home a special prize.



