



HealthBytes

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Fraud alert

Healthcare fraud evolution

- Charging for services not rendered
- Adding items to your medical aid fund claim to increase a refund
- "Loaning" your medical aid fund card to a friend or family member
- Providing your medical aid fund details to a healthcare provider for the purpose of submitting a false claim in order to obtain a percentage of cash from the healthcare provider upon payment from your medical aid fund
- "Buying" non-medical goods with your medical aid fund card from healthcare providers such as pharmacies... and so the list goes on



NHP Fraud hotline
24 hour toll free
0800 647 000

These are all fraudulent and abusive methods to which certain members and providers do not bat an eye, but still, they might feel or think it is okay.

Why would this attitude be prevalent with certain members and providers? One could assume that it is regarded as acceptable conduct since some individuals perceive it to be an innocent "lie" or victimless crime. Nothing could be farther from the truth. This type of fraud or abuse occurs in small amounts, but in large volumes and has a significant financial impact on funds and members alike.



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The costs of Fraud in the Healthcare industry has been a contentious issue, predominantly due to many stakeholders in the medical aid fund industry disputing the findings from surveys conducted by prominent Forensic Auditing Firms. The findings published by Forensic Auditing Firms in SA conclude that the cost of fraud in the healthcare industry amounts to approximately 5-15 % of all claims paid by medical aid funds. Fraud is very difficult to detect, the costs to detect fraud is high and therefore by applying the latest and most cost effective methods to detect fraud, waste or abuse is paramount.

In order to be pro-active and play a positive role in the medical aid fund industry, Medscheme Namibia on behalf of NHP, has embarked on a programme to educate members and providers, identify the irregularities and show the impact it has, in order to recover the losses. However, most important of all, we aim to understand the evolution of fraud and abuse in the industry. We are treating the root causes thereof and we are endeavouring to be preventative in our approach towards this problem. This problem will not go away. Similar to death and taxes, fraud in the healthcare industry is here to stay and we therefore will endeavour to prevent and ultimately eradicate the issues with sound management.

So how did this fraud, waste and abuse problems all start? During the 1980's, medical aid funds' understanding of fraud was probably not as it is today and did not receive the attention it does today. Funds were largely focused on providing a good service to the member to retain and attract members. In the 1990's, the so-called "IT Revolution" reared its head, and medical aid funds automated most of their services.

Similarly, fraudsters became more sophisticated which made fraud harder to detect and few methods were put in place to detect fraudulent behaviour. As fraud is ever changing in our environment, with today's technology, forensic investigators have access to sophisticated analytical software programs interfaced with predictive modelling and social network analysis programs to enable the investigator to become more proactive in combating fraud, compared to a more reactionary approach and methods used in the past.

Thus, understanding this history would therefore enable one to apply more effective methods in combating fraud. If this evolution in our industry is understood and the appropriate preventative measures are applied and supported by all stakeholders, a significant reduction in losses suffered each year can be realised.

This will ultimately have a positive effect on the cost curve for medical expenditure and the ever-spiraling cost of contributions. We must bear in mind that it does not always mean that the more members a medical aid fund has the better off it would be financially. This would only be true if that particular medical aid fund did not experience fraud or abuse.

However, because of this impact of fraud, waste and abuse, a large medical aid fund with a many number of members will in all probability be worse off compared to a smaller medical aid fund with less exposure to fraud. Unchecked and unmanaged fraud will be to the detriment of any fund and ultimately its members.

This evolution of fraud in the industry and the understanding thereof is thus crucial in the formulation of preventative measures and the implementation of sophisticated methods to detect and investigate fraud. NHP in association with Medscheme Namibia, has therefore created a new Forensic unit as from November 2017, which unit is tasked with the detection and sound management of any irregularities it may encounter.

We therefore would like to encourage all our members to report fraud, abuse or irregularities to our anonymous 24 hour toll free NHP Fraud hotline on 0800 647 000 or fraud@medscheme.com.na or fraud@nhp.com.na.

The Medscheme Namibia/NHP Forensic unit will investigate each and every reported matter, no matter how insignificant it may seem. Only together can we combat the financial losses due to fraud, waste and abuse in our industry.

Roll-Over benefit: Reminder

If a member claims less than a certain threshold amount included in their Day-to-Day benefits, they can build up a Roll-Over benefit that they can use to pay for healthcare treatment and medical costs. Claims paid in accordance to the Day-to-Day benefits of each benefit option, taking into account the threshold level, will first be debited against the Roll-Over benefit where after the normal Day-to-Day benefits will be utilised.

At the end of April in the following benefit year, if the previous year's Day-to-Day benefit claims excluding costs for chronic medication are less than the Roll-Over benefit threshold

amount, the remaining balance will be transferred into the members accumulated Roll-Over benefit account.

Claims NOT eligible for payment from the Roll-Over benefit:

- Any non-medical expenses without a valid chargeable NAPPI code and which are not provided by a registered healthcare provider will not be covered by the accumulated Roll-Over benefit. For example sunglasses and green cross shoes, will not be paid
- Any medical or non-medical expenses claimed for dependants not actively registered as a dependant of the principal member.

Healthy body

You can't outrun your microbes: how exercise affects your gut

Millions of people are serious about fitness because of its benefits. It is well established that consistent exercise promotes long-term health by lowering blood pressure, improving glucose tolerance, and assisting in weight management. Most people who exercise report an additional positive: improved mental outlook. Recent reports go even further: regular exercise may delay the onset of dementia.

However, those are not the only systems that are affected. Modern research documented many substantial changes that occur with exercise in our gut microbiome, which is being reshaped as a result of the metabolic changes incurred from regular moderate exercise. (The gut microbiome refers to the trillions of bacteria, viruses, and fungi that live in your gut.) Exercise is associated with an increase in gut microbial diversity, which improves your metabolic profile and strengthens your immune system. This shift may be the result of an increase in a particular bacterial strain, bifidobacteria, that is essential for optimum health. These levels tend to decline with age. Exercise provides a boost to that population in our gut.

Although the majority of those who exercise do so moderately, there are increasing numbers of recreational and elite performance athletes who engage in high levels of physical exercise to enhance performance. Extreme exercise is associated with a number of challenges, including a 10 to 20% increase in heart size and an increased potential for cardiac arrhythmias. More recent evidence suggests there is also a general immune deficiency associated with prolonged exertion. In fact, it is common for elite athletes at the peak of training to be prone to respiratory illnesses and a range of gastrointestinal symptoms.

Previously, it was surmised the depressed immune function coincident with strenuous exertion and heavy training was a byproduct of dietary deficiencies in protein, carbohydrates, or specific micronutrients. New evidence, however, shows a surprisingly different common denominator.

Extreme exercise is associated with gut-related immune deficiency from increased permeability of the intestinal cells that line our gut. This disruption leads to symptoms of nausea, bloating, cramping, pain, diarrhoea, and even bleeding. The chronic stress of exercise-induced muscle fatigue and dehydration means the intestinal cells cannot sufficiently counteract and detoxify free radicals being produced by extreme exertion. In these circumstances, some of the less desirable products of ongoing gut microbial metabolism cross the gut lining barrier, a condition known as endotoxemia. As a result, there may be a rise in inflammatory markers in the body and a breakdown of gut integrity. These are pathways toward chronic disease.

Fortunately, there is a way to counteract these negative effects. A number of studies suggest a benefit from prebiotic and probiotic supplements for serious recreational and elite athletes. For example, prebiotics, such as oligofructose-enriched inulin, increase the number of the beneficial bifidobacteria and lactobacillus in the colon. These bacteria protect against pathogens and antioxidants and also stimulate the immune system. A specific byproduct of bifidobacteria metabolism, butyrate, is an essential metabolite in our colon that maintains the energy supply of the body cells lining the colon and protects gut integrity. We now know increasing the proper microbes in your gut enhances the protective effects.

The good news for recreational and endurance athletes is there are convenient ways to prevent common non-muscular complications of strenuous exercise. Certainly, the best advice for your optimum health is exercise in moderation and support those efforts with a balanced and nutritious diet. But, if you insist on pushing toward higher performance levels, part of your exercise regimen should include a daily supplement to boost your gut microbes.

Writer: Dr. William B. Miller Jr.

Source: <https://www.lakehealthyliving.com/you-cant-outrun-your-microbes-how-exercise-affects-your-gut/>

Healthy pregnancy

The most critical do's and don'ts of working out while pregnant

Are you scared of working out whilst pregnant? Or simply not sure how to proceed? Everything seems slightly more daunting once you're carrying and creating a whole other person.

Benefits of working out while pregnant

It is clear that everyone, not just you but your baby, and probably your partner and other children will benefit from you working out while pregnant. If you're sleeping better and feel less stress, you can guarantee everyone in the household is going to feel better.

Safety first: Check with your doctor

Each person and pregnancy is individual – and as I'm not speaking to you in person, the first pre-qualifier is that you check with your doctor that you're okay to work out while pregnant. In certain circumstances, it is not recommended due to potential complications arising from exercise.

If you're new to exercising or have just fallen pregnant do check with your doctor or midwife before commencing or recommencing your exercise programme.

Exercise check in second – No lying flat or crunches

For now, know that lying flat on your back puts pressure on your body, especially after 16 weeks. The weight of your bump pressing on certain blood vessels can reduce cardiac output, make you feel dizzy and affect the flow of blood that carries nutrients and oxygen to your baby.

While this means traditional stomach crunches are out, you can and should still include core and pelvic floor strengthening exercises in your routine.



Third intensity check in – No high intensity workouts

When it comes to exercise intensity, it is best to abide by the guideline “to be able to comfortably hold a conversation” whilst working out. Unless you are an athlete and extremely used to very high heart rates whilst you workout, keeping your rate of perceived exertion to a 7 out of 10 is best practice.

Experts agree that you should avoid undertaking activities that will raise your core temperature by more than 2°C or above 38.9°C. This is because such a temperature change may result in hyperthermia (the opposite of hypothermia). Hyperthermia during pregnancy has been linked to a twofold increase in the risk of birth defects impacting the spine or brain.

As such, it is not advisable to use hot tubs or spas during pregnancy, and hot yoga should be avoided as well as parking in only moderate intensity exercise.

Final and fourth point – No high contact/dangerous sports

For obvious reasons, contact sports or sports in which it's likely you can fall or have an accident should be avoided.

For example scuba diving while pregnant should be avoided as your baby will have no protection against decompression sickness ('the bends') or gas embolism – bubbles in the bloodstream that can cut off blood supply or cause breathing difficulties.

Similarly, horse riding, climbing, cycling, gymnastics and other activities that require extreme balance are best avoided as your centre of gravity shifts and affects your balance.

Certainly, sports like kick boxing, jujitsu or rugby in which contact is prevalent should be avoided for bump protection.

How you benefit from working out while pregnant

- Reduced incidence of lower back pain
- 30% reduction in the risk of gestational diabetes
- Reduced likelihood of unplanned caesarian
- Lower incidence and reduce severity of depression
- Less pregnancy weight gain
- Lower risk of urinary incontinence
- Reduced pregnancy constipation
- Less pregnancy tiredness
- May have a shorter labour

How your baby benefits from working out while pregnant

- A healthier heart
- Normal birth weight
- Quicker neurological development
- Reduced risk of respiratory distress syndrome (for infants of high-risk women)
- Less maternal stress could reduce impact on immune system development

Written by: Camilla Dempster

Source: <https://www.lifehack.org/802113/working-out-while-pregnant>

Healthy mind

Need motivation to lose weight?

Ideas to get inspired right now

Love and appreciation

Love inspires motivation and motivation feeds appreciation.

Loving yourself motivates you to appreciate our body and all the things that it can do. Appreciation for the body improves body image and appreciation for body image leads to weight loss motivation.

Mindfulness

As discussed above, mindfulness is key for success. Being mindful ensures that you are aware of your “why”, the reason for starting your weight loss journey, and are dedicated to making good choices that support your ultimate goal.

Mindfulness also keeps you aware throughout the process: food choices, social settings, and process/progress.

Be committed

Motivation for weight loss will suffer if you are not committed. Making a public commitment will help hold you accountable and enhance motivation.

Get a mentor/ Accountability partner

Having a mentor and/or an accountability partner will help with motivation. Having someone that inspires you and believes in you will boost motivation.

Animals help motivate

Getting a dog will increase movement. Dogs have to go outside and play. A dog can be an accountability partner!

Not only will they make you move, they are awesome support beings.

Goal setting

You know your “why” and now you’re ready to get started. What are your goals? Are they realistic?

As discussed above, an average of 1kg a week is normal and healthy weight loss. Setting goals like “I plan on losing 5kgs in a week” will result in lack of motivation at the end of the week.

Pace yourself

The weight loss journey is a lifestyle transformation journey. This doesn’t happen within a few days. Habits take time to break. Don’t lose hope!

Perfection doesn’t exist and set backs will happen

Don’t be so hard on yourself. Be patient and love yourself through this process. This isn’t an easy journey. Expect a few set backs as you transition and get into the groove.

Source: <https://www.lifehack.org/797037/motivation-to-lose-weight>



Healthy body

Stress and oral health

Do you say “yes” to the stress? Of course, you do! But did you know that stress is affecting your oral health? Whether it’s emotional, physical, or financial, stress can stop your momentum as you drive on the highway to good health.

Whether it’s short or long term, major life changes or daily conflicts, one fact is certain: the impact of unmanaged stress on your health is nothing to smile about.

Major life changes come in all shapes and sizes, like the loss of a relationship, job, pet, or loved one. It can be a sudden illness or medical emergency, surgery and recovery, or the responsibility of being a caregiver to an aging parent.

Daily conflicts, like running late for work, forgetting where your keys are, getting stuck in traffic, almost getting in an accident while driving, arguing with your partner, struggling to pay bills on time, and dealing with drama at work and at home all are extremely stressful situations.

How stress impacts our bodies does not have a fairy tale ending. Instead of winding up with Prince Charming, we’re left with high blood pressure, anxiety, depression, a suppressed immune system, headaches, and restlessness.

And unmanaged stress will leave your smile hurting in a number of ways, too. More specifically, we’re left grinding our teeth (bruxism), with sore, bleeding gums and bad breath.

Grinding teeth

When we’re stressed, we most likely clench our teeth together. This is common to do in our sleep. It’s called bruxism and the impact is quite a load. Normal pressure from chewing is approximately 10 to 20 kilograms. However, when we clench our teeth, it’s more like 114 kilograms of pressure. This can contribute to problems with TMJ (jaw joints), muscle soreness, a stiff neck, and headaches. So, what’s the solution? That depends on the wear on your teeth.

Looking in the mirror, gently bite together and slowly move your jaw from one side to the other. If you notice that the edges of your canine teeth are worn and fit in that unnatural jaw position, there’s a good chance you’re grinding your teeth.



Bleeding gums

It isn’t normal for gums to bleed. Gingivitis and periodontal disease are the two most common reasons your gums will be both sore and bleeding. They’re not the only reasons. Stress is another factor. Your body drives the stress hormone cortisol to suppress your immune system, which allows bacteria to invade your gums. The symptoms will feel like whiplash to your gums.

What’s the solution to stop stress from wrecking your gums? Amp up your oral hygiene regimen. Use an electric toothbrush and an accompanying app to confirm you’re brushing all the surfaces of your teeth for two minutes at least twice a day. It’s also recommended to clean in between your teeth with interdental brushes, floss picks, or a water pick. You also should use toothpastes that focus on reducing gingivitis, not desensitising or remineralising. Any way you can remove bacteria is stress management for your gums.

Bad breath

Have you ever noticed how dry your mouth gets during those daily conflicts mentioned above? That’s because stress reduces saliva. Add on lifestyle risk factors like a poor diet, coffee, alcohol, smoking, or vaping, and you can really take someone’s breath away, just not in the way you hope. Even medication for stress can be a culprit for bad breath.

How can you extinguish stress-related bad breath before it impairs your self-esteem, intimacy, and potential income? Try chewing gum or mints with Xylitol during the day. You also should discuss which mouth rinse ingredients best fit the current state of your oral health with your dental hygienist.

Each day, we consciously and subconsciously say yes to the stress. Our bodies are our health advocates. They become crystal clear in communicating to us when we need to refuel. Empowerment comes when we listen to our bodies and act before we drive on fumes.

It’s important that we harness our stress management.

Story: Anastasia Turchetta

Source: <https://www.lakehealthyliving.com/stress-and-oral-health/>

Healthy child

Tips for growing children

Maintaining a healthy lifestyle is important. Starting early can prevent health issues later in life when our body and energy weakens. For our youth, it is important that our growing children learn and understand tips to develop consistent patterns in food, exercise, sleep & their overall environment.

Food

We all enjoy “junk food” once in a while but allowing our children to eat whatever they want, when they want it, is not safe or healthy for them and their future. Therefore, maintaining a diet within your family that includes a mixture of fruits and vegetables will go a long way in making everyone’s bones and heart stronger, no matter what age. There are simple ways to “reduce fat intake in your child’s diet and promote healthy weight by serving your child low-fat or nonfat dairy products, poultry without skin, lean cuts of meats, whole grain breads and cereals. Also, reduce the amount of sugar sweetened drinks and salt in your child’s diet.”

Ideas to maintaining a healthy diet for your child:

- Make room for healthy snacks around the house such as purchasing celery, apples, fresh strawberries, carrots in a way where they are inviting and tasteful to children is important. By eliminating unhealthy high sugar sweets and treats packed with carbs, your child will learn to enjoy fresh organic fruit and veggies and it will become second nature to their taste buds.
- Make fun healthy treats with you children. Making treats can vary, this may be some homemade trail mix, fruit or cereal bars. Choose a special recipe once a week or so that is low in sugar or even vegan or gluten free. Then, take your children to the grocery store with you and have them help you find the ingredients. Familiarise them with nutrition facts and let them ask you questions to help educate them in the process. Make the meal or treat together so your child can see the outcome.

Lots of water!

As an adult it is important to keep the body hydrated by drinking plenty of water and staying away from alluring caffeine and energy drinks. Try to sway away from juices that contain high fructose corn syrup or added sugars by serving 100% juice. Too much (sugar) adds a lot of calories and not as much fibre as a piece of fruit, says Dr. Stettler.” Instead make fresh fruit juices or smoothies, they’ll be tasty and healthier too! You can even make an improved version of your kid’s favourite food item, homemade is always better and you can look for recipes online.

Exercise

For many adults, spending hours in front of the television or computer screen and then trying to work in a balanced meal, just isn’t enough to maintain a healthy lifestyle. The same goes for children too. Spending the majority of their day in school, it is important to enrol your children in extracurricular activities, take them on family walks or do in door exercising like video exercises.

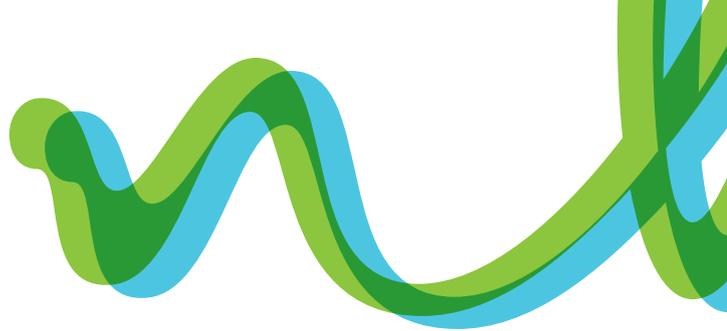
Sleep

Everyone loves an adequate amount of sleep. A good diet and plenty of exercise with few hours of sleep will only tire your children. For a child in his/her growing years, an uninterrupted sleep of about 8 hours (at a stretch) is important. Read to your children before bedtime, help them relax by unwinding from the day.

Source: <http://www.healthbeautylife.com/healthy-lifestyle-tips-for-growing-kids-2/>



Healthy back



How to avoid back pain



Sitting

Use good lower back support, keeping your knees and hips level, at right angles to your back, feet flat on the floor. Take breaks every 30 minutes from sitting, or any one position. Get up, stretch or take a short walk.



Standing

Avoid rounding your back, hunching your shoulders and tensing your neck. Wear comfortable, low-heeled shoes, high heels put pressure on your lower back. Keep your shoulders back, your head up and stomach in.



Lifting

When lifting a load, hold it close to your body, let your legs take most of the strain, and avoid lifting and twisting at the same time. Keep your back straight, bend your knees to lower yourself. Keep your weight on your feet as you stand up, and keep your back straight. Avoid raising your arms above shoulder height when you're reaching for something, especially a heavy item. When pushing or pulling a load, use your leg muscles rather than your back muscles. Stand with a straight back, knees bent and one foot in front of the other.



Driving

Sit as far back as possible; ensure rear-view mirrors are correctly adjusted. When you get into a car, sit down with your legs outside; then lift your feet and swivel your body inside. Use the hand closest to the safety belt to help pull it across yourself so you don't twist your back unnecessarily.

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