

newsletter

OCTOBER 2001

Dear Member

In this issue of the Afrox Medical Aid Society Newsletter, we will bring you up to date on some important administrative arrangements and give you useful advice for living a healthier lifestyle to combat life-threatening conditions such as high blood pressure.

We have also included some news from our Administrator, as well as the new Metropolitan Health Group/KPMG Anti-fraud Hotline number. If you are aware of any fraudulent activities that are costing our Society money, call the number that appears in this newsletter.

ARE YOU **Paying for Chronic Medicine** FROM YOUR ACUTE BENEFIT?

Many members who require ongoing medication are not registered on the Chronic Medication Programme.

These members continue to obtain their chronic medication without registering as chronic medication users and thereby deplete acute medication benefits that should be available for other medication needs. If you suspect that you may qualify for the Chronic Medication Benefit, please contact Direct Medicines on 0860 444 406.

The top two chronic ailments of Afrox Medical Aid Society members are hypertension (high blood pressure) and high cholesterol. Although there are various factors that cause cardiovascular diseases,

lifestyle can be a significant contributing factor. In many cases all that is needed to make a positive impact on patients suffering from cardiovascular diseases are the following lifestyle changes:

- Exercising
- A low-fat diet
- Not smoking
- Limiting alcohol consumption
- Stress management.

See "High blood pressure – risk factors" in the LOOKING AFTER YOUR HEALTH section.

Remember to pre-authorise!

We would like to remind you that all hospital admissions must be pre-authorised prior to admission. Please make sure that you contact the Afrox Hospital Pre-authorisation Department on **0861 888 302** or **(021) 480 4719** (Cape Town and surrounds) as soon as you know that you and/or one of your dependants will be hospitalised.

Please note that you must also obtain pre-authorisation before undergoing radiological examinations, such as CT and MRI scans. These examinations will only be paid from your hospital benefit if a specialist requests them.

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BECOMING PART OF THE Metropolitan Health Group

By bringing together Newmed (our Administrator), Transmed Administrators and Metropolitan Health, a new company has emerged: the Metropolitan Health Group (MHG). MHG is South Africa's second largest medical scheme administrator and the foremost industry player in the Cape.

**South Africa's
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Why a merger?

There are obvious benefits to the fact that Metropolitan Health Group is owned by a reputable, listed company with excellent empowerment credentials. These include strong financial backing and access to the highest levels of business experience and expertise. In addition, the combination of three successful businesses provides economies of scale on a number of fronts, all of which benefit members.

The enlarged group now enjoys:

- An increased capacity for research and development
- Improved opportunities to benefit from negotiated provider networks, both as regards administrative systems (MHG's core strength) and in terms of providing access to a broader range of products and services to cover the full spectrum of client requirements

- The ability to leverage the numbers under the management for improved risk management.

What can members expect?

Work is underway to optimise the many synergies available within the new structure. In the meantime, the new administration systems of the three companies within the new structure have been integrated and members are already in a position to benefit from a world-class administration service, which includes:

- 24-hour phone or internet access to their full claims history and Society particulars
- Real-time claims tracking, i.e. members can follow the processing of their claims, as it happens
- The facility to request membership cards, forms and policy changes electronically
- Superb claims turnaround times.

Our plans for the future

In a further move to enhance service levels, Metropolitan Health Group has opened regional offices in both Gauteng and the Cape Region. The Head Office of the Group, which is based in Cape Town, will provide operational hubs for administration.

THE NEW DEBT COLLECTION PROCEDURE

The Trustees are very aware of their responsibility towards members regarding the continued financial stability of the Society.

To this end the Society is implementing procedures for debt collection to ensure that all amounts due to the Society are paid. Our Administrator will take the following steps to collect outstanding amounts from active and resigned members, pensioners and estates:

Number of days outstanding

Current debt
30 days outstanding
60 days outstanding

90 days outstanding

Procedure

A claims statement is issued requesting payment.
A letter is issued requesting payment.
Members are phoned in cases where contact numbers are available; if no response is received, a letter is issued warning that the person may be blacklisted; active members are suspended.
Members are actively blacklisted.

How to submit your claims

If your service provider submits your claims electronically, please make sure that it reaches our Administrator. Your claims can also be sent to:

**Afrox Medical Aid Society
PO Box 5324
CAPE TOWN
8000**

When you send your claims to the Society, please remember to:

1. Put your signature on the account
2. Ensure that the following information appears on the account:

- Your correct membership number
- Your name
- The registered name of the patient
- The date(s) of treatment
- A clear indication of whether you paid the service provider and would require a refund.

Please note that any refunds due to you will be paid directly into your bank account at the end of the month.

Looking after your health

High blood pressure - Risk factors

If you have a family history of high blood pressure, i.e. if your grandparents, parents or siblings have it, you are more likely to develop high blood pressure at some stage in your life.

While there is very little you can do about your genetic makeup, you can reduce or eliminate the following risk factors:

- **Excess weight:** Very often, people can reduce
- **Smoking:** Don't do it!

their blood pressure by simply losing a few kilograms.

- **Alcohol:** If you drink, limit your alcohol intake to one drink a day.
- **Salt (sodium):** Moderation is a good idea for everyone, so limit your salt intake to no more than one teaspoon a day.
- **Low dietary calcium and potassium:** For healthy blood pressure, make sure that you include enough calcium (fruit, vegetables, whole grains and nuts) and potassium (low-fat milk, fish and seafood) in your diet.

High blood pressure is one of the top 2 chronic ailments experienced by Afrox members

Alcohol - Keeping children safe

Ask any high school or college student about alcohol consumption and they will tell you that it is a major pastime for many of their peers. This does not diminish the fact that it can be a dangerous one. Researchers have found that abusing alcohol can permanently damage the young brain.

WHAT YOU CAN DO:

- Make it easy for your teen to talk honestly with you about alcohol (and other issues).
- Talk to your child about the risks of drinking alcohol, the reasons not to drink and ways to avoid peer pressure to drink.
- Keep track of your teen's activities and whereabouts.
- Encourage friendships with children whose social lives don't revolve around drinking.
- Encourage activities that don't involve alcohol.
- Establish rules about drinking - as well as consequences. Then, follow through.
- Set a good example for your teen when it comes to alcohol use.

Exercise - 8 myths

Myth 1: "There's no point to exercise if I don't lose weight."

Exercise has more benefits than just weight loss.

Myth 2: "I don't have time to exercise regularly - so why bother at all?"

Once in a while is better than not at all.

Myth 3: "No pain, no gain."

As long as you burn the same number of kilojoules, moderate-intensity exercise lowers your chances of dying prematurely as much as vigorous exercise does.

Myth 4: "Strength training makes women too muscular and not feminine."

Women don't have enough testosterone to build big, bulky muscles without extreme training, but moderate strength training just twice a week can help women build bone density, strength and balance.

Myth 5: "If I target specific body parts, I'll lose my flabby trouble spots."

Certain exercises can strengthen and tone specific muscles, but only losing weight helps get rid of fat.

Myth 6: "Weight gain is an unavoidable part of getting older."

Exercise keeps your metabolism and muscle mass up - both of which help burn fat and kilojoules as we age.

Myth 7: "You can't be both fit and fat."

People who are overweight and exercise regularly have lower death rates than those who aren't fit.

Myth 8: "I've been a couch potato all my life. It would be dangerous to start exercising now."

You're never too old to start - although it is wise to start slowly and check with your physician if you have any health concerns.

Depression amongst teens

Be on the lookout for any behaviour changes

Suicide is one of the major causes of death among persons between the ages of 15 and 24.

Your child may suffer from depression if he/she:

- finds little or no pleasure in life
- feels worthless or extremely guilty
- cries a lot for no apparent reason
- experiences severe anxiety, panic or fear

- has frequent mood swings and too little or too much energy
- exhibits a change in eating or sleeping patterns
- loses interest in hobbies and other activities he/she once enjoyed
- has racing thoughts or is agitated
- wants to harm him or herself or others.

Please remember that depression **is** a treatable illness.

Report fraudulent practices

Toll-free on 0800 200 564

Callers remain anonymous and no recording devices are used

Metropolitan Health Group, in conjunction with KPMG, recently expanded the current fraud reporting facility by launching a new anti-fraud hotline.

The new service will be operated independently, i.e. there will be no direct connection to the Society, and will be known as the Metropolitan Health Group/KPMG Anti-fraud Hotline.

This service allows:

- members/service providers to report any incidences of fraud to KPMG toll-free, 24 hours a day, seven days a week,

- callers to remain anonymous and KPMG ensures that confidentiality will be maintained,
- for a personalised service, as KPMG does not make use of any recording devices or answering machines.

Common fraudulent practices include:

- providers charging for services that patients did not receive,
- the use of membership cards by people not registered on the Society,
- providers providing a patient with unnecessary services or medicine.

Any suspected fraud can be anonymously reported by calling the anti-fraud hotline on **0800 200 564**.

If you have any medical aid queries, please do not hesitate to contact the Afrox Client Service Team on (021) 480 4800. Please remember that you can also e-mail your queries to afrox@mhg.co.za

The Afrox AGM: Members appoint new trustees

The appointments of the following member-elected Trustees were confirmed at the Society's Annual General Meeting on 26 July 2001:

Mr M Bishop; Mr J Evert; Ms P Melsens; Mr J Sweeney

We would like to thank all the members who took part in the election and wish the Trustees well for their term of office.

Important contact details

ADDRESS FOR CLAIMS SUBMISSIONS

Afrox Medical Aid Society
PO Box 5324 Cape Town 8000

CLIENT SERVICES

Tel: (021) 480 4800
Fax: (021) 480 4795
E-mail: afrox@mhg.co.za
Internet: www.mhg.co.za

METROPOLITAN HEALTH GROUP/ KPMG ANTI-FRAUD HOTLINE

Toll-free: 0800 200 564
E-mail: audit@mhg.co.za

IN-PERSON ENQUIRIES

2nd Floor
Bankmed Centre
116 Buitengracht Street
Cape Town

HOSPITAL PRE-AUTHORISATION

Clinical Management Solutions: 0861 888 302
or (021) 480-4719 (Cape Town and surrounds)

CHRONIC MEDICINE ENQUIRIES

Direct medicines: 0860 444 406
E-mail: direct.medicines@afrox.boc.com

Kind regards

THE TRUSTEES
AFROX MEDICAL
AID SOCIETY