

THE BULLETIN

A National HealthCare Group Publication



In our rear-view mirror

The year is slowly, but surely disappearing in the distance, as we journey into what we believe will be a year of hope, recovery and healing for the people of our country.

While 2020 was by no means easy, it has certainly brought its share of innovation to many South African companies. One of the most positive spin-offs has been the improvement in healthcare accessibility, which took a giant leap forward with the introduction of several innovative new services by some of South Africa's leading healthcare organisations.

Since the arrival of COVID-19, healthcare is being rightfully recognised as fundamental to the wellbeing of our nation and its people. At National HealthCare Group, we believe that it is the ability to respond to the increased demand by employers and medical schemes to lower healthcare costs, while broadening access to healthcare services, that will make the difference needed within the healthcare sector. Broadening and increasing access to healthcare for all South Africans is essential, not only for health and wellbeing, but also for the development and growth of our economy.

As economic challenges confronted many businesses, the need for safe, quality primary healthcare services became increasingly critical. Given the background and expertise for which we have become known within the National HealthCare Group, it was only natural that we would be at the forefront of the drive to bring better, more accessible and affordable primary healthcare services to many more South Africans.

Our country is one of the most diverse and enchanting in the world today. With its many multi-faceted ethnic groupings, our proud nation is a heady mix of cultures. Together, the people of our country have weathered the COVID-19 storm with courage and grace.

This is not unexpected, given our compassionate, all-African way of life and the philosophy of ubuntu, the belief in a universal bond connecting all, which exists so strongly in our country.

You may know that the word ubuntu originates from the Zulu concept of 'umuntu ngumuntu ngabantu' - which means 'a person is only a person through other people'. Moreover, ubuntu means that there is a common bond between all people. There is a spiritual as well as a practical dimension to this – with ubuntu reflecting the idea that we are all part of a long chain of human experience, connecting us to previous and future generations. This is the philosophy around which the National HealthCare Group has been built and which has informed the direction we have chosen as a business.

On that note, thank you for being by our side throughout what was a year quite unlike any other in the history of humankind. We look forward to being of service to you in the years to come. Enjoy this special time of year with your loved ones. We wish you a happy, healthy and safe holiday and hope that you will return well rested and ready to take on a bright new year.

We look forward to being of service to you in 2021 and would like you to know that you can, as always, count on us to put you first.

Best wishes
Dr Reinder Nauta and Patrick Lubbe

New developments on the tech front at National HealthCare Group

The Bulletin recently caught up with Brett de Klerk, chief operating officer of National HealthCare Group to hear more about some of the tech developments within the group.

“Our technology changes are intended to make the lives of our healthcare service providers and other stakeholders a great deal easier.

“For example, our recently upgraded and fully integrated system will enable healthcare practitioners greater ease of access through the National HealthCare Group provider portal. It will also provide round-the-clock access so that membership eligibility can be checked in real time. In addition, remittance advices and formularies can now be downloaded and viewed. It also enables the easy logging of queries,” notes Brett de Klerk.

According to him, one of the greatest advantages of the more sophisticated system is that it obviates the need to call into a call centre for basic services.

Other special features include the ability to perform real time transactions which will assist in the collection of any co-payments at the time of consulting, when applicable. This will greatly assist in lowering the cost of practice debt recover while substantially improving the cash-flow of practices.

“Medical scheme and insurance members can now use the MobiApp, which will allow them to search for a general practitioner and pharmacy, for example, and to access their digital membership card and other special, user-friendly services.

“This functionality was not available in the previous system and has been specially designed to assist members in their healthcare journey,” concludes De Klerk. He adds that a host of other attractive enhancements are planned for 2021.



Resurgence in COVID-19

It is with great concern that we take note of the resurgence in COVID-19 cases. The second wave, which authorities feared, has regrettably become a reality.

Daily infection rates, particularly in hotspot areas, are now exceeding the maxima experienced during the first wave. Even though mortality rates are lower, the pressure on the healthcare infrastructure remains as great with many patients still requiring hospitalisation.

It would appear that patients often present for assistance at an advanced stage, which severely compromises their ability to make a successful recovery.

This further emphasises the need for products such as MediClubConnect™, which provide the much-needed increased reach, as well as earlier diagnosis and treatment of the condition, to the broader South African public.

At this stage most people are tired and frustrated by the pandemic, but none more so than you, our healthcare providers, called on to provide the necessary services. We would like to take this opportunity to thank you for the critical and necessary role that you continue to play in the fight to subdue this virus.

It's been a good year for network growth

This year National HealthCare Group has attracted even more doctors to join its growing network of GPs, as this offers an opportunity to channel more business to medical practices, making them more sustainable by opening up an enormous untapped market.

In recent months our national network of doctors, pharmacies and other healthcare service providers grew by 10% percent to an impressive 11 000.

Broadening access to private primary healthcare for employees and their families, while keeping the doors of doctors in private practice open, has been achieved to the mutual benefit and satisfaction of all.

We have also commenced with increasing the reach of our specialist network, but more news about this development in forthcoming issues of *The Bulletin*.

MediClub Connect™ delivers big in a troubled year

The latest National HealthCare Group case study has unequivocally shown that easy access to quality primary healthcare services can reduce the number of staff members off sick by more than 35% over a six-month period.

While this will come as music to the ears of employers, particularly after a brutal year during which COVID-19 has chipped away at productivity and profits, the more than 25% monthly savings achieved in healthcare expenditure really drives the value of a primary-healthcare focused approach home.

The case study, which was conducted among more than 3 000 employees of a fast-food group over a six-month period, revealed a tangible and immediate impact on the health and wellbeing of employees following the introduction of National HealthCare Group's MediClub Connect™.

The service makes use of mobile communications and chat commerce technology so that patients can have virtual or face-to-face consultations with a GP and receive medication and blood tests where required.

Commenting on the excellent results achieved Dr Reinder Nauta, executive chairman of National HealthCare Group says that affordability is as always, a huge factor for businesses. He adds that it is particularly heartening to note that for less than the daily minimum wage, workers can now have access to private healthcare for an entire month.

MediClub Connect™ provides members with online interactive access to doctors and nurses on WhatsApp, face-to-face consultations with more than 3 000 contracted doctors on referral, as well as prescribed medication and other key services.

Dr Nauta adds that given the superb value and benefits of the MediClub Connect™ service offering it makes economic sense that employees at all levels of an organisation should have access to quality primary healthcare. He says that this type of product is just the start of what we could and should be doing within the South African healthcare industry.

National HealthCare has long advocated a fresh approach outside of the traditional medical scheme or healthcare insurance models, whereby employers subscribe to the services of a network of GPs. Only when the employee needs a doctor's consultation is the employer charged for a consultation.

Primary healthcare-based products such as MediClub Connect™ have an integral role to play in laying the foundations for National Health Insurance which represents a fundamental reform of the private healthcare landscape.

According to Patrick Lubbe, chief executive officer of National HealthCare Group, the uptake of the MediClub Connect™ service was almost instantaneous as it is fulfilling a considerable need for more accessible healthcare, while empowering individuals to monitor their health closely. The product, which was launched at the height of the COVID-19 pandemic in May during a time of considerable need, went on to reduce the cost of primary healthcare cover beyond all expectations.

Lubbe says the results of the case study are most pleasing and serve to demonstrate that by providing staff members with improved access to healthcare, businesses can reap attractive rewards while making a considerable contribution towards broadening access to healthcare.

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Healthcare innovator now endorsed by two leading SA investment holding companies

Invenfin, the venture capital arm of Remgro Limited, has recently acquired a meaningful minority stake in National HealthCare Group which is also backed by African Rainbow Capital among others.

According to Dr Patrice Motsepe, Chairperson of ARC, which also owns the leading digital bank TymeBank and is a significant minority shareholder in the mobile data provider Rain: “ARC has always viewed its investment in National HealthCare Group as one of the best examples of combining technology, healthcare expertise and constructive cooperation to deliver affordable quality healthcare to all South Africans.

“Broadening and increasing access to healthcare for all our people is essential, not only for their health and wellbeing, but also for the development and growth of our economy. I believe that our investment in National HealthCare Group provides us with such an option and that is why we have invested in the company. We are delighted that the Remgro Group has joined us on this journey,” Motsepe said.

Commenting on the announcement Stuart Gast, Invenfin’s CEO, said the company is very pleased to have closed this investment into National HealthCare during lockdown.

“The company fits our focus of investing into strong teams building businesses with very big plans. South Africa is facing many social challenges, so we are excited to be partnering with National HealthCare in directly addressing a critical one –making primary healthcare more accessible to all employees, especially in the aftermath of this pandemic. National HealthCare has an impressive, experienced team with a visionary leader, and we look forward to playing our part in the next phase of its development. As a young company, National HealthCare has achieved meaningful early market traction and we believe it is poised to scale significantly.”

Jannie Durand, Chief Executive Officer of Remgro, noted that given the investment by Invenfin, National HealthCare Group is well positioned to make a tangible difference in the primary healthcare sector while further fulfilling the need for access to healthcare for more South Africans.

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Dr Reinder Nauta, Chairman of National HealthCare Group, said the endorsement by two of South Africa’s leading investment holding companies was most affirming, describing the developments as “a strong vote of confidence in the future of healthcare in our country”.

“The fact that both ARC and Invenfin have thrown their weight behind the National HealthCare Group and our planned future healthcare initiatives, speaks volumes about their commitment to the country and its people.

“This investment in healthcare is not only indicative of a shift on the part of big business towards ensuring that employee health and wellness is prioritised, but also demonstrates confidence in the future of business, post-lockdown,” concluded Dr Nauta.

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'Out-of-the-box' healthcare service proves its mettle on the ground

If there is one thing South Africans excel at it is making a plan and thinking out-of-the-box. National HealthCare Group's MediClub Connect™ epitomises innovative thinking at its best. Better still, it is practical, easy to use and designed with the unique circumstances of our country and its people in mind.

Launched in April 2020, MediClub Connect™ is the first product of its kind to be introduced into the South African healthcare industry.

We spoke with the on-the ground clinical support team under the leadership of Dr Peter Makhambeni to get a better understanding about their work and how it impacted the lives of the members who were given this valuable lifeline during a time when healthcare access was more important than ever.

"The MediClub Connect™ service was introduced to a multinational client of the National HealthCare Group to their staff at no cost," says Dr Peter Makhambeni, National HealthCare Group's chief clinician. "The service was subsidised by the company and senior executives, who took a salary cut to ensure that all staff members would have access to the service.

"The service which enables consultation with a general practitioner can take place via telephone, WhatsApp video, Skype and Zoom among others.

Included is referral via our office to network general practitioners for face-to-face consultation and acute medicine according to our formulary, which consists of generics," explains Dr Peter.

He says it is most convenient for employees who no longer have to leave work when they are in need of healthcare advice as they can communicate with a National HealthCare Group nurse via the App.

"During the height of the pandemic it was important to remove some of the pressure on the healthcare system. Many people also felt more comfortable not to consult healthcare practitioners face-to-face unless absolutely necessary.

"One of the more positive aspects of the MediClub Connect™ service is that it made it so much easier for people who were worried about their health to seek advice early on. I can remember one patient who during the height of the pandemic complained of a severe headache and the symptoms were of such a nature that we immediately had to refer her to a general practitioner for a face-to-face consultation. The nurse on call reached out to a local General Practitioner in Idutywa in the Eastern Cape to set up a consultation for the member and fortunately this case had a good outcome as a result of the timeous medical intervention.

National HealthCare Group nursing sisters, Funeka Ntsundushe and Gloria Mogosoane say that their patients are clearly delighted with this innovative and highly convenient service.

According to Gloria and Funeka, as much as 80% of the healthcare enquiries they received are being handled by them while approximately 20% are referred to doctors for further management. The clinical team have seen their share of interesting cases including an emergency involving a heavy crate which crushed a patient's finger. The necessary help could fortunately be quickly summoned, and the injury successfully managed.

"We are proud to be providing this meaningful service to our patients, particularly as they cannot afford medical scheme membership. At least now they can consult a doctor as soon as possible with no delay which is particularly important during the pandemic



2020 Highlights and achievements

- We grew our national network to more than 11 000 doctors, pharmacies and other providers.
- We increased the reach of our specialist network.
- Our low-cost, WhatsApp-based primary healthcare service, MediClub Connect™, went live and the first 3 000 new members were signed up.
- Enabledmed took over the risk transfer arrangement of the Sizwe Copper Core members in the Eastern Cape.
- We enhanced the MediClub Connect™ Premier and Elite benefits to existing corporate customers.
- Enabledmed celebrated 25 years in healthcare.
- Invenfin, the venture capital arm of Remgro Limited, acquired a meaningful minority stake in National HealthCare Group.
- The Primary Healthcare Pact was introduced.