

THE BULLETIN



So that's a wrap – and what a year it has been!

It has been a year of encouraging growth here at National HealthCare Group. Thanks to the invaluable support of our healthcare provider network, which is more than 12 000 strong and growing, we are making significant inroads into broadening healthcare access by taking our product and service offering to the four corners of South Africa. Some of the most notable new partnerships that have been forged this year include those with prestigious companies such as TymeBank, with app-based service TymeHealth which now has more than 3 000 beneficiaries, and Standard Bank with the BeWell product which grew to more than 1 000 members in a short period of time. Given the tough financial climate, the longest bout of load shedding in the history of the country and a few other issues it may not have all been smooth sailing in 2022. Against this background, we at National HealthCare Group would like to thank our clients for thinking ahead and investing in their people, our healthcare provider

The first BeWell client signed on within days of taking this product live – Energy at Work, a division of Standard Bank, which is a testament to Standard Bank's belief in the future of BeWell and the considerable difference that it can make in the lives of South Africans.

Further additional business secured so far this year includes forward-thinking employer groups such as Meridian Wine Merchants, Lionshare, and National

Stainless Steel as well as a partnership with Alexander Forbes to pilot an affordable healthcare product for Stellenbosch University students who are funded by the National Student Financial Aid Scheme of South Africa (NSFAS). Another important highlight of this year has been the signing on of some 9 500 Ackermans employees on EEB's Essential Plan through our longstanding associates, Essential Employee Benefits (EEB).

Energy at Work, a division of Standard Bank, which is a testament to Standard Bank's belief in the future of BeWell and the considerable difference that it can make in the lives of South Africans. network for supporting us in expanding healthcare access among employed individuals and our team, for their commitment to changing the face of privately funded primary healthcare in South Africa.

The coming year promises to hold even greater scope for the development of private healthcare in South Africa. While we are all too aware that 2023 will not be without its challenges, we look forward to harnessing

the many opportunities that our changing healthcare landscape will afford us all. We also look forward to being of service to you and would like to assure you of our continued commitment to service excellence in 2023.

Enjoy this special time of year with your loved ones and please return safely if you are going away on vacation.

Here's wishing you happy holidays and a prosperous 2023!

Warmest regards

Dr Reinder Nauta Executive Chairperson National HealthCare Group

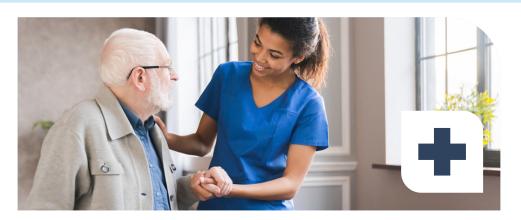
Patrick Lubbe

Chief Executive Officer National HealthCare Group

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Introducing the National Healthcare Group Patient Charter

Here it is – our brand-new patient charter. Thank you for your input and encouragement in bringing what is essentially a bill of rights for patients and healthcare service providers to life.



As a patient of an accredited National HealthCare Group service provider, I recognise my responsibilities to my health and know that I can trust my healthcare professional to always put my health and well-being first so that together we can achieve the best possible outcomes.

I have the right to:	It is my responsibility to:
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If you would like to display the National HealthCare Group Patient Carter in your consulting rooms and have not as yet received it, please contact our provider relations specialist, Gisela Brettschneider via email @ gisela@nationalhealthcare.co.za. We look forward to hearing from you, as together we continue to deliver exemplary care to healthcare consumers throughout South Africa.



The importance of staff buy-in when implementing healthcare benefits within companies

At this time of year, many companies have had a good look at the current healthcare benefits offered to their employees and quite a few businesses are looking at implementing new, and hopefully better, healthcare benefits for the coming year.

You may have heard it said that healthcare is not sold but bought – but what does this really mean? Simply put, bought products are known and understood by the buyer while products that are sold generally offer unfamiliar solutions and therefore less obvious benefits.

So, what is not to know and understand about access to quality healthcare? Is it not obvious that people buy healthcare services for the life-improvement benefits, which include anything from pain relief to longevity, an improvement in productivity and peace of mind?

As a starting point, when it comes to implementing new healthcare benefits, I would always encourage employers to engage staff members from the outset by establishing their true needs and finding out what the key elements of an ideal healthcare package should look like. Earlier this year when we implemented MediClub[™] iConnect at Meridian Wine Merchants, the employees were clearly elated with many commenting that their company had listened to them, had heard them, and had given employees what they needed and wanted, fully funded by their employer. I am sure that this would be music to the ears of any employer.

When we presented the product to staff members at a roadshow in December last year, they were blown away – firstly because of what was on offer, but more importantly, because they felt involved, listened to, and heard. In later months as we set out on a total of some 22 training sessions staff members responded equally well to the implementation of the healthcare service offering which they truly wanted and needed. And therein, I believe lies the key.

"firstly because of what was on offer, but more importantly, because they felt involved, listened to, and heard"

But it goes so much further than this. A service such as this can only be effectively used if the benefits are fully understood and if employees know exactly how to make the most of what is available to them. This boils down to education in a way that is both meaningful and understandable - while leaving nobody behind in the process.

It also helped that the service is 100 per cent funded by the company and that for a small, additional amount employees could easily add a dependant to the product. As long-time consumers of private health, many South Africans have always known that when they, or their loved ones, are sick they can get help quickly. This however does not apply to everyone with several million employed individuals not having access to this kind of help when in need. Fortunately, we at National HealthCare Group, along with our clients, are systematically changing this.

It goes without saying that everything in business must make financial sense, or at the very least should provide a return on investment. From the perspective of an employer, the sooner a sick employee can recover the better – not only in terms of productivity but also when it comes to stopping the spread of illness in the workplace. Introducing an effective, user-friendly and

highly affordable product into the work environment can literally cut down on sick leave by half.

From a staff perspective, salary increases, and bonuses are always well received, but they are generally expected. Launching a healthcare product in the workplace can however make a definitive difference.

MediClub[™] iConnect, which provides a full suite of healthcare services including 24/7 telephonic support such as trauma, debt and legal counselling is an ideal, highly cost-effective solution and an invaluable lifeline for staff members, particularly when they are in need of urgent medical or psycho-social support. For example, in the event of the loss of a loved one or a traumatic experience, employees are supported with immediate access to counsellors. The service also provides access to emergency medical transport and is totally technology driven, which simply makes sense, as every single employee nowadays has access to a smartphone and WhatsApp.

It is a wonderful thing for a business to know that it can provide employees at every level of the organisation with this kind of support and assistance, thereby making a profound difference in their lives.

Ria Baas

Corporate Business Development Executive

Sneak-peak at the first doctor's practice to carry the new National HealthCare Group signage

The NHC Group signage is about to start going up at the first healthcare practices in Gqeberha.

If you would like to be one of the first practices to display the new National HealthCare Group signage at your consulting rooms and have not as yet been contacted please reach out to our provider specialist, Gisela Brettschneider via email @ gisela@nationalhealthcare.co.za.



A UK study revealed "Telehealth solutions can decrease the number of unplanned hospitalisations by up to 63%." What do we see locally? Is it a solution?

A looming nursing shortage will affect the provision of healthcare across the board with the likely side effect of driving medical costs even higher in South Africa and globally – unless we find new ways of making the most of the resources we have.

Employers who care about their people naturally want to provide access to healthcare benefits that will have the greatest impact to help keep staff healthy and productive. Only 27% of South Africans have access to private healthcare while the majority, some 71%, are reliant on overburdened public health services. The cost of providing full medical scheme membership to everyone is increasingly placing private health cover out of reach for many organisations, large and small.

This need not be an impossible situation; advisors can offer an affordable solution to corporate clients for providing access to private healthcare as a standard employee benefit. Technology, nursing and coordination of quality healthcare are coming together to revolutionise the way people interact with healthcare for the better.

SA's 2030 Human Resources for Health Strategy has raised concerns over a looming shortage of nurses, projecting a shortage of 34 000 registered nurses by 2025 and pointing to disparities in health professionals per 10 000 population between rural and urban areas, and between the public and private sectors.

Nurses have long played the role of working closely with both doctors and patients and comprise 80% of the major primary healthcare professionals in the country, assessing needs and enabling the efficient provision of healthcare, to enable more individual attention for each patient. Telenursing is rapidly establishing its place in global health systems, especially since proving its mettle when the pandemic placed healthcare under unprecedented strain, highlighting some surprising benefits for making the most of limited medical personnel to reach the greatest number of people over large geographic areas.

Here, the potential for telenursing to bring home calls to the sick and elderly, connecting them with doctors when needed, quickly and affordably even in the most remote rural areas. In the context of the high local costs of mobile data and traditional phone calls, WhatsApp has recorded more than 23 million users, and as SA's most popular social platform used by nine out of ten internet users5 it is entrenched as the chosen platform most used to communicate – and this is where telehealth really steps into reality as a practical solution.

The United States, Australia, Canada, Norway, United Kingdom, New Zealand, Iran, Sweden, and the

Netherlands are among the countries that are using telenursing for triaging medical emergencies, which helps with clinical decision-making to ensure resources are available where they are needed with optimal efficiency. Nurses are the ideal gatekeepers of healthcare coordination, making the most of investment in health by refining the provision of services to exactly where they are needed for the greatest effect.

"the likes of which is already available locally through BeWell, an employer-funded telemedicine-empowered health plan designed and distributed in partnership with Standard Bank to support employees' primary healthcare needs" NATIONAL HEALTHCARE GROUP

they require, especially when backed by a national network of pharmacies. In many cases telephone health or mental health counselling with a nurse can either resolve the concern or connect the person with primary healthcare support or other resources appropriate to their individual medical condition.

Patients can contact a nurse immediately, who will set up a doctor's appointment if needed, ensuring employees have access to medication, blood tests, x-rays, dentistry, optometry and so on to effectively provide for day-to-

> day healthcare concerns that need not break the bank for employers.

> An innovative model such as this – the likes of which is already available locally through BeWell, an employerfunded telemedicineempowered health plan designed and distributed in partnership with Standard Bank to support employees' primary healthcare needs – maximises the reach of healthcare skills and resources in South Africa.

The level of personal attention this allows puts personalised healthcare in the hands of any South African with a cell phone running WhatsApp. The convenience of the service also encourages people to seek health advice early, which can help to prevent an individual's condition from deteriorating to the point where hospitalisation is required, while also minimising the need for time off work to recuperate or queue at public health facilities.

As chronic diseases continue to claim more lives unnecessarily in our country, consider the potential for preventing and properly managing illness when patients are assisted more quickly at the level of care What's more, it is the lowest cost funding mechanism for the provision of primary healthcare available, with additional benefi¬ts based on need.

To take this a step further, individual mobile health profiles for members promote personal wellbeing awareness among staff, and a dashboard for employers with a quantitative overview of integrated wellness and productivity insights to enable informed business decisions.

With technology-driven solutions such as these, there is greater scope to improve the experience and outcomes of healthcare by making it more convenient, more accessible and much less expensive.

Dr Reinder Nauta

Executive Chairperson National HealthCare Group

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Thank you from the team at National HealthCare Group It's over and out for 2022...

Thank you for your ongoing support! 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 2023 and would like you to know that you can, as always, count on us to put you and your team first.