

THE BULLETIN

A National HealthCare Group Publication



Living in the 'hinge' of history

"History suggests that major crises, such as wars, natural disasters, and pandemics can serve as a tipping point for proactive collective action. For example, reflection and lessons in the aftermath of World War II led to the creation of progressive institutions for that time, such as the United Nations, the World Health Organization (WHO), and the National Health Services in the UK. The current moment presents an opportunity to think boldly and to imagine a better world beyond the tragedy of the COVID-19 pandemic ..."

The COVID-19 Pandemic as an Opportunity to Ensure a More Successful Future for Science and Public Health
<https://jamanetwork.com/journals/jama/fullarticle/2776207>

Since early 2020 COVID-19 has disrupted industries and has in many respects placed the world in a state of limbo. A recent article by Richard Fisher featured on BBC.com suggests that this is about far more than the pandemic and politics.

"We are living through one of the most influential periods of time ever, with leading philosophers and researchers debating whether the events that occur in our century could shape the fate of our species over the next thousands if not millions of years. The "hinge of history" hypothesis proposes that we are, right now, at a turning point..."

Our finest hour

For the healthcare and scientific communities of the world the pandemic signalled an opportunity to collaborate and, in some instances, lead the world to a better place of understanding for the protection of all.

On home ground, this has undoubtedly been one of many finest hours for our healthcare and scientific community. One cannot help but be proud of the group of men and women, here at the Southernmost tip of Africa – in what is so often mistakenly described as a third world country – for what they have achieved for all humanity throughout the pandemic.

We pay tribute to South Africa's scientists who have unequivocally demonstrated that they stand shoulder to shoulder with the best minds in the world in their fields of expertise. Thank you to the doctors, nurses and other healthcare professionals who continue to give of their best in the frontlines, no matter what. We owe it to them to remain vigilant and to get vaccinated.

It is up to us to ensure that the loss of lives and livelihoods during this traumatic time has not been in vain and that we can all move forward to a better place in 2022. So let's think boldly while working towards a better world beyond the tragedy of the COVID-19 pandemic.

We wish you and yours blessings of love, health and peace during this special time of year.

Dr Reinder Nauta
Executive Chairperson National HealthCare Group

Patrick Lubbe
Chief Executive Officer National HealthCare Group



SA's go-to wellness retailer has a passion for health

The latest South African company to step up to the plate by providing its employees with fully funded primary healthcare cover is Wellness Warehouse, the country's largest wellness retailer, which has 43 retail stores and an e-commerce platform.

Simon Alston, chief executive of Wellness Warehouse, South Africa's go-to health retailer, says the company is passionate about creating a community of South Africans who love to live life well. "We believe that health is the truest form of wealth, and we are here to help create a better South Africa – one healthy choice at a time. This journey, we believe, starts with our employees and it therefore makes perfect sense for us to ensure that they have easy access to healthcare services when they need it.

"The health and wellbeing of our colleagues are therefore of paramount importance within our company. Given that we spend up to 40+ hours a week in the workplace, a proactive approach to health and wellness in the work environment is of vital importance. By not focusing on the wellbeing of our employees they could become unhealthy, unmotivated, and unhappy, all of which in turn can result in poor staff morale and a high staff turnover."

Wellness Warehouse partnered with National HealthCare Group to ensure all employees have access to quality primary healthcare with the aid of MediClub Connect™, a healthcare funding product that is making considerable strides amongst employer groups.

Patrick Lubbe, chief executive officer of the National HealthCare Group, says MediClub Connect™ offers a practical and efficient primary healthcare solution that is ideal for the times we live in. "The product has been designed to tap into what works in the South African environment specifically, and therein lies much of its success. We may well be living in the time of COVID, but we are also living in an era where our lives have been substantially improved and enriched by advances in technology. For example, being able to consult your doctor online makes it easy to obtain assistance quickly and conveniently. But high data costs and lack of access still prevent many South Africans from tapping into sophisticated digital services.

"The popularity of MediClub Connect™ is being driven by the fact that it is making private primary healthcare consultations accessible to an enormous previously underserved market that currently relies on government healthcare services.

"In addition, as South Africans we have to use what is practical and available to maximum effect and this includes mobile phones and popular apps such as WhatsApp. Given how little data it uses, WhatsApp has become the instant messenger of choice, with almost two thirds of South Africans making use of the service. This has provided infinite opportunities, particularly within the low-cost healthcare setting," adds Lubbe.

Dr Reinder Nauta, chairman of the National HealthCare Group says the company has been working with employers across a broad spectrum of industries to ensure their staff have access to quality healthcare and peace of mind during what is without doubt a stressful time.

"There is a real commitment to making a difference. Business leaders are wanting to provide their staff members with affordable healthcare solutions that will allow them access to professional medical advice when they need it. With MediClub Connect™ they are getting quality primary care, at an unbeatable price. The benefits are manifold for employees and employers who have experienced first-hand the difference healthcare access can make in reducing absenteeism and strengthening their bottom line. It is also building morale, solidarity, loyalty and ultimately good labour relations, which is so important in our country."

WHAT'S NEW



Hot off the press

Few things can make more of a difference to a person's comfort and quality of life than having the freedom to easily consult a healthcare professional when we need to. With National Treasury's Medium Term Budget Policy Statement recently confirming that the National Health Insurance (NHI) is still likely to be some time coming, the business sector needs to step up with realistic options to make healthcare more accessible now.

With this in mind the National HealthCare Group and TymeBank have forged an exciting partnership to bring healthcare closer to the people. This new alliance will enable more than four million TymeBank clients to look after their health and their future by choosing from three specially packaged TymeHealth products. Watch this space for further exciting developments.

Joining forces to address a shared problem

General practitioners – keepers of the keys to well-coordinated healthcare

Our people need doctors, and evidently many of our GPs are in dire need of a sustainable income from patients too. There is more than one way of treating a boil, and we need creative models for funding private primary healthcare to fulfil these needs.

In an under-serviced and over-inflated healthcare environment that is burdened by both chronic and communicable diseases, the role of the general practitioner cannot be underestimated. By building patient relationships in the primary healthcare setting, these doctors have unequalled insight into the co-ordination of healthcare interventions, thereby helping to maintain affordability and accessibility in the healthcare delivery chain.

Appropriate intervention at primary healthcare level can assist in alleviating the burden of disease and will also reduce pressure on the taxpayer-funded healthcare system by bringing many more uninsured, employed individuals into the private healthcare fold.

This past year we have attracted many more doctors to join our growing network of GPs, as this offers an opportunity to channel more business to their practices and make them more sustainable by opening an enormous untapped market. Our network of specialists has also grown tremendously in recent months and for that we are most thankful.

Broadening access to private primary healthcare for employees and their families, while keeping the doors of doctors in private practice open, is therefore more achievable now than ever to the mutual benefit and satisfaction of all.



Introducing the National HealthCare Group Partnership Circle

In addition to healthcare providers, funders and various industry bodies our partnership circle also extends to healthcare and financial advisors. These stakeholders have a particular and detailed insight into what is needed within the underserved markets. It is in pooling our shared knowledge that we can unlock the greatest potential in what has previously been uncharted territory.

Ultimately, this comes down to ease of use in how healthcare funding products are packaged and what results they can deliver for the end-user.

Joining forces to bring practical solutions to bear, rather than working in isolation, is important for laying solid brickwork when it comes to paving the way for NHI.

The future of healthcare is here

While more and more South Africans are seeing the necessity for healthcare cover it is also becoming increasingly apparent that a blanket approach to cover is not best suited to the diverse and changing needs of the healthcare market in our country.

Instead, a more modularised offering can address fundamental healthcare needs effectively while dramatically reducing costs. This begins at a primary care level and forms the foundation of a solid healthcare framework in providing a realistic forerunner to the NHI.

Reaching into underserved markets

For those who have not before had access to healthcare cover, such as students and low-income employees, the cost of belonging to a medical scheme has long been prohibitively expensive.

There are however practical solutions available, such as an employer funded reimbursement account that consists of an administration fee-based model provided in partnership with an independent network of thousands of healthcare providers, including doctors, pharmacies and others.

This solution can and does work in multiple industries, assisting employers to provide cover for the entire staff base. For many this is a significant and necessary shift from only seeing a few employees covered to experiencing greater access across the board with the result of reduced absenteeism and much improved employee health and morale.

National HealthCare has experienced an evolution in its business model having matured from a primary care management model to a more sophisticated risk-sharing model. Corporates now provide for a maximum monthly healthcare expense per employee on their own balance sheets. This has already been shown to be far more cost-effective, in some cases having saved as much as 40% when compared with traditional health insurance premiums.

The National HealthCare Group has also found it possible to make real inroads into healthcare access for students, for example, with MediClub™ Student-Connect in collaboration with the University of Stellenbosch and Alexander Forbes. This product, specifically designed to provide improved healthcare access for as little as R74 per month to students who benefit from NSFAS funding, is set to fulfil the pressing need for accessible and affordable healthcare for young people, who are so often financially pressed and far from home.

Wishing you well...

It has been a good year for the National HealthCare Group and we would like to take this opportunity to thank you for the invaluable role that you continue to play in our ongoing success.

While we are all too aware that 2022 will not be without its challenges, we look forward to harnessing the many opportunities that our changing healthcare landscape will afford us all.

We are planning a host of pro-active new initiatives to capitalise on the many changes and opportunities that are currently afoot in the South African healthcare industry. As a key stakeholder we promise to keep you fully apprised of these developments well before they are launched within the wider healthcare industry.

We look forward to 2022 as it promises to hold even greater scope for the development of private healthcare in South Africa. We also look forward to being of service to you and would like to assure you of our continued commitment to you and to healthcare in South Africa.

Best wishes to our doctors and other healthcare professionals, our clients, their employees and their loved ones for a safe, peaceful and joyous festive season and a healthy, prosperous New Year, from all of us here at the National HealthCare Group.

Finally, a special shout out to South Africa's healthcare professionals in the private and public sector for keeping our nation safe during the most difficult of times. As a nation we owe you a debt of gratitude. Enjoy this special time of year with your loved ones and please return safely if you are going away on vacation.