



THE BULLETIN

A National HealthCare Group Publication

Adapting and flourishing in an altered healthcare universe



“Cheshire Cat, ... Would you tell me, please, which way I ought to go from here?”

“That depends a good deal on where you want to get to,” said the Cat.

“I don’t much care where,” said Alice.

“Then it doesn’t matter which way you go,” said the Cat.

“So long as I get SOMEWHERE,” Alice added as an explanation.

“Oh, you’re sure to do that,” said the Cat, “if you only walk long enough.”

Lewis Carroll – “Alice in Wonderland”

Just like the character Alice, in Lewis Carroll’s book “Alice in Wonderland” many South African healthcare companies feel more comfortable in the environment they know, particularly if everything remains clear and logical with consistent rules and features.

The Cheshire Cat, to whom Alice looks for advice and intelligent conversation, is famous for his ability to appear and disappear at will, and for his enormous grin. Threatened by no one, the Cheshire Cat has insight into the mechanics of Wonderland as a whole. Against the background of an evolving South African private healthcare industry, the underlying message is all too clear, but unlike the Cheshire Cat, we cannot accept Wonderland’s broken reality. In striving to ensure that all employed South Africans have the freedom to easily consult a healthcare professional when they need to, we as healthcare leaders will have to push the boundaries of reality.

So where, as Alice asked, do we go from here? The answer is to a new, more thoughtful and proactive way of doing business. At National HealthCare Group we have not been accepting the status quo and have been pushing the boundaries to broaden access to private healthcare since 2017 and the results of our efforts have never been more evident than they have this year.

With less than 80 working days to go before year end, this is where we are at

As of 20 September, there were only 73 working days between us and the beginning of the new year.

At National HealthCare Group we made a big decision to take our product and service offering to the four corners of South Africa in 2022 and we have delivered on this promise.

Bolstered by the reach and level of service that our national provider network of more than 12 000 offers, we have made tremendous strides in broadening healthcare access this year, most recently by partnering with prestigious new clients such as TymeBank, with app-based service TymeHealth, and Standard Bank with the newly launched BeWell product.

The first BeWell client was signed on within days following the introduction of the product, which is yet to be launched officially. EAW, Energy at Work – a division of Standard Bank – is incontestable proof of Standard Bank’s belief in the future of BeWell and the considerable difference that it can make in the lives of South Africans. Meanwhile, our second major national client is waiting in the wings for the moment that several thousand of their employees can join BeWell.

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). More recently, at the beginning of August, 8 000 Ackermans employees signed up to for MediClub’s Essential Plan through our long-standing associates, Essential Employee Benefits (EEB).

With spring firmly underway and new beginnings in the air, there is little question that we will adapt and flourish in an altered healthcare universe where clarity and logic will prevail, as we enter the final three months of what is shaping up to be a great year overall for National HealthCare Group and its stakeholders.

With summer now only just a heartbeat away, we wish you an abundance of opportunity as we enter the last three months of 2022.

Dr Reinder Nauta
Executive Chairperson National HealthCare Group

Patrick Lubbe
Chief Executive Officer National HealthCare Group

National HealthCare Group Patient Charter

“As we further gain strength in reaching the underserved segments of the market, we wish to remain ever closer to our members and patients.

With this in mind, National HealthCare Group is hard at work on a patient's charter, which will carry the seal of each of our clients, associated companies and medical schemes under the administration of National HealthCare Group, serving as an emblem of our commitment to the development of quality healthcare access.



However, the charter must begin with our most human touchpoint – our valued healthcare providers and clients. We therefore warmly invite you to weigh in with your comments on the enclosed charter and let us know what you would wish to add, remove or change in this important document.

We want to hear from you. So please provide us with your feedback on the Patients Charter via email to gisela@nationalhealthcare.co.za by the end of October 2022. We look forward to hearing from you, as together we continue moving in this important direction for South African healthcare.

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

- Be called by my name.
- Be treated with kindness, dignity and respect – nobody should ever talk about me as if I wasn't there.
- Receive appropriate treatment, no matter my beliefs, age, gender, disability or financial status.
- Receive the correct information about my health, diagnosis, proposed treatments, the risks associated with the treatment and the costs involved in words that I can understand.
- Participate in decisions about my health condition and the treatment thereof.
- Receive confidential and fair counselling about matters such as reproductive health, cancer and HIV/AIDS.
- Request a referral for a second opinion if I wish to.
- Know that doctors and other healthcare professionals won't talk about my illness and personal information to anyone unless I have given consent for them to do so.

It is my responsibility to

- Use the healthcare system responsibly and not abuse it.
- Be honest with the healthcare provider about all relevant illnesses and my family medical history.
- Follow treatment plans and make sure I fully understand the instructions about how to manage my condition by asking the healthcare provider about anything I don't understand.
- Take care of my own health. Healthcare providers will provide me with the necessary care and advice, but it is my responsibility to act on this.
- Take care of the healthcare records that are in my possession.
- Respect the rights of other patients as well as healthcare providers.

Forward-thinking companies are tapping into the healthcare ‘reservoir of innovation’

Spare a thought for the average South African who is currently dealing with rampant inflation, the scourge of load shedding, a repo rate of 6.25% and a prime lending rate of 9.75%.

While the wheels of commerce begin to turn in a more recognisable rhythm, employees are finding themselves caught between a rock and a hard place with recent rate hikes on one side and stagnant or reduced salaries on the other, leading many to fund unforeseen yet essential expenses, such as healthcare, from debt.

This is according to National HealthCare Group's financial director, Dr Mandla Moyo, who notes that as South Africa takes its first few steps on the long road to economic recovery, employees in need of quality healthcare services are often left with little choice but to take time off work to seek care at a state facility or use the lines of credit available to them to fund private healthcare expenses.

Dr Moyo says access to quality primary healthcare should not be a stumbling block for our workforce. “We’re talking about basic healthcare that everyone needs during the course of a year and which, if left unaddressed, can have serious consequences down the line.”

He adds that as outlined in BankservAfrica's latest Take-Home Pay Index report, the number of employed individuals in South Africa has increased in recent months yet the average salary value has declined, indicating that while employment opportunities are on the rise, salary increases continue to evade employees.

“National Treasury reported that our household savings ratio was at just 2% at the end of last year, a very low figure that translates to little or no discretionary savings to fund essential care. Consequently, most South Africans cannot afford prohibitively expensive medical aid and many end up having to pay for private healthcare services by other means.

“This means that employees who require quick access to quality healthcare are often relying on unsecured credit such as credit cards or personal loans, and possibly even micro-lenders, who charge heavily inflated interest rates. While this may be intended as a temporary measure, the incremental effect is likely to result in an employee who is highly stressed and financially depressed.

“Perhaps worse still is the scenario where an employee has exhausted all possibilities and literally cannot afford quality care by any means, so avoids seeking it altogether. Such delay tactics can have a devastating impact on the health, morale and sustainability of a workforce,” notes Dr Moyo.

Adding to this, Dr Reinder Nauta, Executive Chairman of National Healthcare Group says that while our nation's current economic position is far from ideal, there are options available to employers who may not yet be in a position to implement salary increases but who are looking for meaningful ways to add value for employees in the here and now.

“So many employers are not aware of the significant difference they could make to the healthcare experience of their employees for even the most nominal amount. With a budget starting at just R100 per employee per month you can fully alter their primary healthcare experience and begin to reshape this very human aspect of your business.

“The low-cost and emerging healthcare market is a relatively new segment of the greater South African healthcare landscape and here there is a reservoir of innovation that forward-thinking companies can tap into,” he says.

What is the solution?

National Healthcare Group offers a healthcare funding solution consisting of an administration fee-based model, provided in partnership with an independent network of 12 000 healthcare providers, including doctors, pharmacies and other healthcare providers. Our alternative offering is the same product with an added insurance component included.

“In the experience of so many South African employers, whether an employee needs an x-ray or a script for antibiotics, at least a full day at work can be lost to queuing simply to diagnose a problem, not to mention recovery time at home,” says Dr Nauta.

According to Dr Moyo, the answer lies in technology-driven primary healthcare products that are highly affordable for the employer and streamlined for the employee. “By being able to immediately contact a nurse who will set up a doctor's appointment if needed, giving you access to medication, blood tests, x-rays, dentistry, optometry and so on, your day-to-day healthcare concerns are taken care of efficiently and effectively – and this without having to dig yourself out of debt later on.

“Financial health is without question an essential component of employee wellbeing, and any product of this nature that takes that full picture into account will provide for a full suite of primary healthcare services as well as trauma, debt and legal counselling. Businesses that have weathered the storm of the past two years are likely through the worst of it with GDP now back to pre-pandemic levels. Granted, recovery will be slow but now is a good time to look for smart ways to invest in the wellbeing of your human capital and rebuild from a stronger, healthier baseline.”



Well-managed companies reap rewards of lowered absenteeism levels

Dr Reinder Nauta, Executive Chairperson of National HealthCare Group says absenteeism remains one of the costliest challenges faced by business, affecting productivity, efficiency, and profitability with the potential to erode the bottom line of even the best run companies.



“Absenteeism rates vary from sector to sector, and there are multiple reasons behind this. In South Africa, where the vast majority of employees do not have access to quality healthcare services, poorly managed health is unquestionably a leading cause for high levels of absenteeism,” notes Dr Nauta.

Statistics compiled by Top 500 Elite published in November 2020 indicate that the South African national economy at the time faced annual costs of R15 billion directly related to soaring levels of absenteeism.

“With as much as 15% or more than six million people taking sick leave each day on average, this equates to a great many empty chairs and desks, factories and production lines. In financial terms, companies are picking up the bill with absenteeism-related costs such as alternative sources of labour including additional wages paid to temporary employees or overtime for existing staff who are picking up the slack. Worse still, incomplete or delayed work can come at a high reputational price, along with opportunity costs on future work,” he says.

Dr Nauta points out that at a human level, the knock-on effect of unchecked absenteeism on other employees and departments can include measurable responses such as decreased productivity, less care taken and more mistakes made, and higher levels of staff turnover and investment in training.

“It is not uncommon for an employee to miss an entire day of work waiting in the queue at their closest clinic simply to have a check-up and receive their chronic medication, and this is in many cases happening every month amongst workforces of hundreds or thousands of employees.

“Then there are those employees whose health is not even being managed at this level, who are missing days of work at a time due to undiagnosed conditions and ill health, and whose very wellbeing is in danger. Either way, it paints a bleak picture.”

Dr Nauta notes that due to the high demand for access to quality healthcare services, new and innovative products are emerging that can improve and even save the lives of those who benefit. Furthermore, such private healthcare access does not necessarily have to include all the elements that have historically made it prohibitively expensive.

“Well-managed companies who are serious about the productivity, as well as the health and wellbeing of their employees, have found that it makes financial sense to provide healthcare cover to staff members across the board. If the COVID-19 pandemic has taught us anything, employers cannot afford to allow staff members to be without quality primary healthcare. Access to efficient, quality healthcare results in more proactive behaviour, faster employee recovery times and a speedier return to work,” he notes.

“Case studies drawn from the experience of National HealthCare Group clients on absenteeism management in South Africa have shown that easy access to quality primary healthcare services can reduce sick days by as much as 50% over six months. In addition, the 27% monthly savings achieved in healthcare expenditure illustrates the value of a primary healthcare-focused approach.

“As borne out by the experience of at least four different businesses – all of varying sizes and in totally different sectors of the market – we have been able to deliver impressive results. For example, absenteeism has been reduced by as much as 35% in some instances, while savings per employee per month ranging between 25% to 38% have been achieved,” adds Dr Nauta.

“Employers seeking practical solutions with low barriers to implementation can look at a solution such as an employer-funded reimbursement account consisting of an administration fee-based model provided in partnership with an independent network of thousands of healthcare providers.

“This model can and does work in multiple industries, assisting employers in providing cover for the entire staff base and addressing growing corporate governance concerns. 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,” concludes Dr Nauta.



Many South Africans blissfully unaware of their chronic illnesses

In today's fast-paced world, poor lifestyle choices are led by heightened stress levels, meaning that more and more people are suffering from chronic diseases. However, due to a lack of access to primary healthcare services, few are even aware of their condition.

“Many people are eating more processed foods and sugar, are sitting more and exercising less. This combination of factors is largely to blame for an increase in conditions like high blood pressure, diabetes and heart disease. Most people are also not inclined to check on their healthcare status until it is too late as some chronic conditions, such as hypertension – also known as the ‘silent killer’, do not have obvious symptoms, which often means that people may either ignore them or are simply not even aware of them,” says Dr Peter Makhambeni, Chief Clinician of the National HealthCare Group, a provider of several low-cost primary healthcare solutions.

He adds that a recent study in the journal *Global Epidemiology* has shown that around 45% of men and 48% of women, from as young as 15 years in South Africa, have hypertension. However, one of the authors, Professor Nasheeta Peer, has noted that only about 19% of men and 29% of women are aware that they have the condition.

“Further research conducted by Stats SA a few years ago shows that 31% of men, 68% of women and 13% of South African children are obese. This is cited as one of the underlying drivers of the increase in heart disease and early death. While chronic diseases cannot always be prevented, taking individual responsibility for our health gives us the best possible chance of limiting our risk of developing these conditions. Taking responsibility for your health also involves total compliance, which means taking your medication according to the directions prescribed by your doctor,” asserts Dr Makhambeni.

“The fact is that most people are not sufficiently focused on practising preventative healthcare, which can do a great deal to stem the tide of chronic diseases. The COVID-19 pandemic has unfortunately also caused disruptions in care that have in many instances delayed chronic disease diagnosis and management, resulting in severe illness for many. This is no different elsewhere in the world with organisations like the American Diabetes Association indicating that COVID has been a magnifier for some common problems like the affordability of medical care and treatment for those with diabetes,” adds Dr Makhambeni.

He goes on to say that potential healthcare problems can largely be avoided by paying greater attention to our health and wellbeing and by improving our lifestyle. “Many people feel overwhelmed when they think of having to make changes to their lifestyle, but by tackling just one or two issues, you could prevent or reduce the risk of contracting a range of chronic diseases,” he says.

According to Dr Makhambeni, preciously few things could 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 needed. “It makes good sense to have at least some form of medical insurance in place to cover primary healthcare expenses, which ensures that your chronic conditions are caught early on and managed appropriately to ensure a better quality of life not only for you but for your family.

“Specifically designed to provide improved healthcare access, TymeHealth has been created to fulfil the pressing need for affordable healthcare for families as well as individuals who are on a tight budget, such as students. Many young people believe they cannot be at risk of chronic illness; however research clearly indicates otherwise. While the benefits may not necessarily be felt immediately, a few lifestyle changes can prevent or reduce the risk of contracting a range of diseases and this can have a truly lasting impact on overall health,” he says.

Medical insurance plans like the one offered by TymeHealth and the National HealthCare Group include cover for chronic medication. “People who need this type of specialised medication shouldn’t go without it, so it becomes a monthly cost that cannot be cut from the budget, even when times are tight,” concludes Dr Makhambeni.

A national network of over 12 000 doctors, pharmacies and other providers supported by digital health technology and financial innovation is available to deliver reliable, affordable and accessible care. The service is on offer directly from TymeBank. Becoming a TymeHealth member takes just a few minutes once you have a bank account and can be done via the app or online. Consultations are covered once a member’s TymeHealth digital card is shown and it can be used to pay for medication too – no cash is paid over by the member.