

THE BULLETIN

A National HealthCare Group Publication

Could this be the realistic forerunner to NHI we've all been waiting for?

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. Given Minister of Finance Enoch Godongwana's Budget Speech of 23 February, all indications are that National Health Insurance (NHI) is still likely to be some time coming. Against this background the business sector needs to step up with realistic options to make healthcare more accessible now.

Broadening and increasing access to healthcare for all the people of South Africa is essential not only for their health and wellbeing but also for the development and growth of our economy.

Employers have a vested interest in keeping the country's workforce well and healthy, it makes business sense to look after your people. Just as the business risks associated with loadshedding will not go away without investment and collaboration, the crisis our country is facing with unequal access to healthcare is not likely to resolve itself. Let's therefore get involved and find practical solutions.

The app-based TymeHealth, a product that was recently launched by TymeBank in partnership with National HealthCare Group, is a guaranteed way of turning a history of unequal healthcare access around. With three product options ranging between R139 and R399 per month – providing direct access to healthcare consumers – it is little wonder that with no marketing more than 2 000 clients signed on for the product before it was even launched.

The reality is, medical aid is simply too expensive for most working people, and unless it is included as an employment benefit it is as out of reach for the majority as reliable and safe transport. As businesses, we need to do our part by creating more realistic options to make healthcare more easily accessible and sustainable to serve a greater number of our people as a forerunner, or at the very least a stopgap, until NHI is fully up and running.

Through harnessing the power of South Africa's primary healthcare providers and technology that is already well familiar to this market, basic medical needs can be much more affordably met – exactly as we have done with TymeHealth, whose banking clients now have health cover at prices roughly equivalent to 12 litres of their favourite soft drink.

Basic dentistry in a private setting may be too costly as a once-off expense, but when it is included in a basket of primary and emergency health services funded in smaller monthly amounts – like a Mzansi stokvel – private healthcare need not be so far out of reach.

Today, telehealth services are in the pocket of every WhatsApp user, allowing doctors and nurses to assist patients remotely from hundreds of kilometres away and providing referrals or advice for self-care as needed. People with limited resources need these convenient options, and it is high time health services adapt to provide for a wider market.

Who knows what tomorrow will bring – in the interim keep watching this space for further news and developments on the National HealthCare Group front.

Dr Reinder Nauta
Executive Chairperson: National HealthCare Group

Patrick Lubbe
Chief Executive Officer: National HealthCare Group



NSFAS students benefit from highly accessible healthcare lifeline

Hardships created by dire financial pressures, an excessive workload and difficulties in coping with the changes brought about because of Covid-19, can cause considerable psychological stress that can impact not only academic performance but also mental and physical health and the ability to survive.

It is with this in mind that Stellenbosch University, Alexander Forbes, and National HealthCare Group collaborated to pioneer MediClub Student-Connect™, an affordable healthcare product that will make healthcare more accessible and affordable for students. The product, which is a first in the student market, was specifically developed for Stellenbosch University students who are funded by the National Student Financial Aid Scheme of South Africa (NSFAS).

At National HealthCare Group we believe in partnering with stakeholders who are well placed to bring practical solutions to the market, rather than working in isolation. It is imperative that we partner with stakeholders who are not only well placed to make a meaningful contribution but who also share a similar vision to that of the National HealthCare Group which is to bring healthcare within the direct reach of those who need it. In addition to funders and various industry bodies, this also needs to include tertiary institutions such as Stellenbosch University, the likes of Alexander Forbes and other leading healthcare consulting firms. Pivotal to the success of such a project are general practitioners and other healthcare service providers who have provided us with considerable support in bringing this quality product to market.

Together the individual 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 – in this instance students in need of a service that not only improves healthcare accessibility but is both easy to use and affordable.

Specifically designed to provide improved healthcare access to students who benefit from NSFAS funding, MediClub Student-Connect™ 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. With this new product, access to affordable healthcare is at least one concern students no longer have to face.

Our national network of over 12 000 doctors, pharmacies and other providers supported by digital health technology and financial innovation will be used to deliver reliable, affordable and accessible care. The service will be offered directly by tertiary institutions, in this instance Stellenbosch University.

We firmly believe that healthcare products such as MediClub Student-Connect™ are the future of healthcare access. The service provides students with user-friendly, clear-cut healthcare solutions with a strong primary healthcare and technology bias, and an emphasis on value for money and convenience. This is particularly relevant for those who are on a budget, are tech-savvy and are living life at a fast pace – in other words, your typical student.

Snapshot of the MediClub Student-Connect™ service offering

- Medical advice from a qualified nurse and general practitioner
- Virtual or physical consultation in doctor rooms when referred
- Prescribed acute medication from any pharmacy
- Trauma, debt, and legal counselling
- Basic pathology services
- Basic radiology services

Welcome to the world of accessible, affordable healthcare

Four months into the new year and to date it has been a busy and highly productive year for National HealthCare Group so far as we welcome quite a few new corporate as well as individual clients.

Cape Town's well known **Airport Parking Service** enrolled all their drivers on National HealthCare's MediClub Elite™ at the beginning of February. This service is fully funded by the employer who is hoping to soon extend this benefit to cleaners as well.

At the beginning of March, **Meridian Wine Merchants**, marketers and distributors of fine wines became the first South African company to introduce a new, fully funded, demarcated healthcare insurance product, known as MediClub™ iConnect for all uninsured employees throughout its operations.

On 10 March the partnership between **TymeBank** and National HealthCare Group became official with the formal launch of TymeHealth which brings quality, affordable healthcare insurance directly within reach of consumers.

Lionshare, an investment holding company formed in 2005 as an entrepreneurial investment venture partnered with the National HealthCare Group in March to provide MediClub Connect™ to resort employees, security guards, caretakers, admin and workshop staff.

The Little Bits of Good

“Do your little bit of good where you are; it's those little bits of good that overwhelm the world.”

Archbishop Desmond Tutu

In memory of Marlene Williams

On 13 February 2022, the staff and management of the Nimble group lost a valued colleague and friend. Marlene Williams, who passed away a few days before her 50th birthday joined Nimble Group in 2010 as a human resource administrator.

Family, loved ones and colleagues of Marlene have been deeply impacted by her untimely passing. On behalf of the National HealthCare Group, we wish to express our profound sadness and condolences to her family and many close friends. Marlene is remembered with deep affection by all who had the privilege to know her and work with her.

Marlene was talented and caring and was totally devoted to serving the needs of her colleagues. In the close of 22 years that she worked at the Nimble Group she left an indelible mark. We are thankful to her for the legacy of caring and professionalism that she has left behind and for allowing us to be part of her life.

Driven by a belief in the future

What can we do for our employees that will also ensure our sustainability?

The South African liquor industry has been fighting for its very survival since 23 March 2020, with alcohol bans and restrictions pushing many businesses and their people to the brink. While life in South Africa has largely normalised in recent months, and liquor bans and curfews are hopefully well behind us, the knock-on effects of the events of the past two years have had a significant impact on businesses within the liquor industry.

It is against this background that Meridian Wine Merchants, marketers and distributors of fine wines, recently became the first South African company to introduce a new, fully funded, demarcated healthcare product for all uninsured employees throughout its operations.

COVID-19 was an eye-opener in that it alerted many businesses, including Meridian, to the fact that a lack of accessibility on the healthcare front could so easily spiral out of control while decimating not only companies but also the South African economy.

Research done among employees of Meridian Holdings to ascertain who had access and to what level of healthcare clearly pointed to the need to put something in place that would safeguard the health of all company employees. The Meridian survey revealed that most people had absolutely no healthcare cover and were totally reliant on the state. The only alternative for them was to pay as much as ten percent of their salary just to see a doctor – a practical and financial impossibility. Given what the research found, Meridian sat up and paid attention. However, when they started looking into feasible products the company was in for quite a shock with the exorbitant costs involved in providing staff with healthcare access.

Given Meridian's belief that its greatest asset is its people, and that it is the care that is demonstrated to good employees that will translate into the best quality service for clients, a way had to be found to deliver accessible healthcare to the 270 uninsured Meridian Holdings employees within the distribution, warehousing and logistics divisions of the operations.

Even though access to quality healthcare is considered a basic human right in South Africa, many employers are finding themselves unable to provide healthcare for all their employees due to financial constraints. For many of these low-income employees, the cost of belonging to a medical scheme has unfortunately become prohibitively expensive. This is where National HealthCare can be of assistance with its highly competitive, yet distinctive, employer-funded MediClub Reimbursement Account (MRA).

This healthcare funding solution consists of an administration fee-based model that is provided in partnership with the independent National HealthCare Group network of 12 000 healthcare providers, including doctors, pharmacies and other healthcare providers.

The alternative, which appealed to Meridian Holdings, was essentially the same product with an added insurance component included. What makes this such an amazing product is the instant access that it provides to a qualified nurse who will set up a doctors' appointment when needed. This includes medication, blood tests and x-rays for members if necessary. In a nutshell, MediClub™ iConnect is basic healthcare fully funded and underwritten.

MediClub™ iConnect provides a full suite of healthcare services including trauma, debt and legal counselling – all under a single roof. In the event of the loss of a loved one or a traumatic event, employees also have immediate access to counsellors. In addition, access is also provided to emergency medical transport.

The entire service is totally technology driven – which given that most people have access to a smartphone and WhatsApp, is the way the world is going.

The staff of Meridian have responded well to the implementation of MediClub™ iConnect as they truly wanted and needed this service. The service is 100 percent funded by the company and for a small, additional amount employees can easily add a dependant to the product.

Providing staff members with company-funded access to healthcare demonstrates immense faith in the future of the economy, the country and the South African labour force. This is the kind of leadership that is needed in our country at this time. Forward-thinking business leaders who understand the importance of healthcare access, particularly in a depressed economy, are building so much more than just their own businesses. While this leap of faith will stand their businesses in good stead by reducing absenteeism and strengthening the bottom line, it will also build morale, solidarity, loyalty and ultimately good labour relations.

“ Even though access to quality healthcare is considered a basic human right in South Africa, many employers are finding themselves unable to provide healthcare for all their employees due to financial constraints. ”