

# KALEIDOSCOPE



## AUGUST/SEPTEMBER 2009

### **WELCOME to our 2009 Kaleidoscope (Spring) edition.**

It is hard to believe that we are already nearing year-end and with that being said, Selfmed would like to remind members about the detailed 2010 contributions & benefits communication that will be sent to you during October. Please ensure that you study this documentation thoroughly so that you are fully aware of changes being effected to your option. This is also the only time in a year when members are allowed to change option, so consult our experts at the Selfmed Excellence Centre to clarify

any questions you may have before deciding on the option in 2010 that will best suit your needs.

It is imperative that you do not base your option choice on price only. Selfmed appreciates that the current economy has required tightening of household expenditure, yet when it comes to medical aid, forfeiting proper healthcare in order to save a few Rand on your monthly contribution may end up costing you more, should you fall victim to an unforeseen medical problem. Kindly note that the deadline for all 2010 option changes is 30 November 2009.

self  
med



medical scheme  
[www.selfmed.co.za](http://www.selfmed.co.za)

## **NATIONAL HEALTH INSURANCE (NHI) - WHAT IS HAPPENING?**

Every time you open up a newspaper, you will be almost certain to find some or other reference to or article about National Health Insurance (NHI). NHI has become probably one of the most controversial debating points currently under discussion in the South African healthcare environment and media.

But what does it entail and how will it impact private healthcare and medical schemes in South Africa? Those are exactly the questions that are being debated extensively and that represent the burning point of discussion in the media.

The truth of the matter is that most of what is being said or alluded to in the media rests on speculation and individuals' opinion. A draft bill has not yet been published for

comment nor has there been any official confirmation regarding the structure, operation, impact and/or implementation of such plan.

In view of the current state of uncertainty and many unconfirmed rumours, Selfmed has made the decision not to comment on NHI in the media at this time. We similarly caution members to refrain from getting caught up in the media hype. The fact is you are currently members of a financially sound and well-governed medical scheme that belongs to you, the members, and not to any state or privately owned body. The *status quo* therefore remains and with your support, we are optimistic about caring for your healthcare needs now and into the future.

## **PLEASE CHECK YOUR DETAILS BEFORE SUBMITTING A CLAIM**

The Scheme often receives claims without membership numbers and/or receipts without a proper medical account attached to it. Selfmed can only process proper claims that contain full details, e.g. membership number, patient name and dependant code, medical practitioner's details, ICD10 and applicable tariff codes and amounts charged as well as proof of payment, where relevant. Incomplete submissions will result in undue delays and frustration to all parties concerned. Please check your details before submitting claims to the Scheme - it will save a lot of time and effort!

# PROTOCOLS

## AN ESSENTIAL PART OF PRE-AUTHORISING HOSPITAL ADMISSIONS

Hospital expenditure represents the largest component of overall healthcare expenditure in medical schemes. As such, medical schemes need to ensure proper management and non-abuse of these benefits due to the significant and direct impact it has on the Scheme's sustainability and future contribution increases.

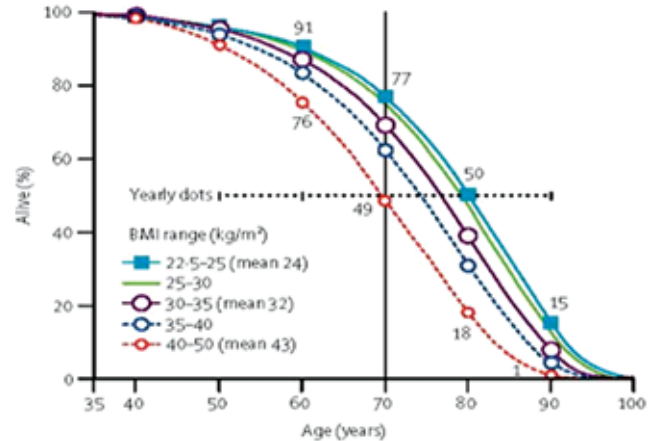
Selfmed has appointed the Medical Services Organisation (MSO) as its hospital benefits managed care provider. MSO employs clinical experts and has adopted well-researched evidence based protocol and authorisation tools to safeguard against undue hospital admissions and the associated costs. These tools are, however, not only aimed at reducing costs to the Scheme, albeit a result thereof, but serves to apply methodology that has members' best interests at heart.

Members may, however, experience the MSO intervention as more of a burden and frustration as opposed to a benefit. For example, any member who requires a joint replacement procedure, will be subject to a second medical opinion review, i.e. complete medical evaluation by an independent doctor referred by the Scheme, and a fit-for-surgery review. Members trust their own doctors' opinion and may consider this

request an unnecessary waste of time and money. Yet in many instances such additional evaluation has assisted in diagnosing new or unconfirmed medical conditions of which a beneficiary and his/her physician were not previously aware. Just recently, a member who was declared fit for surgery, was newly diagnosed with diabetes and would have posed a severe risk, had the surgery been approved without further intervention.

### BODY MASS INDEX

Body mass index (BMI) is a very specific protocol that is increasingly being applied by MSO, in particular when requests for joint replacements are received. It is widely accepted in the field of medicine and wellness that when a person has a BMI higher than 30, such person would have a significantly increased risk of various chronic ailments, incl cardiovascular disease, pulmonary diseases, diabetes type II, gallbladder disease,



osteoarthritis and gout. Obesity also impacts life-expectancy as per the chart above that was published on the website, [www.thebancet.com](http://www.thebancet.com) on 28 March 2009 and based on European Union mortality rates in 2000.

In view of the above, Selfmed members need to note that certain procedures, in particular joint replacements, will not be approved for benefits if the beneficiary's BMI exceeds 30. The Scheme supports this protocol as the objective thereof is not to avoid payment, but to enable and promote beneficiaries' health well-being.

### LIMITS ON HOSPITALISATION FOR LAPAROSCOPIC PROCEDURES

The Selfmed options' benefit brochures describe benefits for hospitalisation to be unlimited. This is true insofar any general monetary limit for hospitalisation is concerned. In terms of certain procedures, specifically laparoscopy procedures, the Scheme will respect members' decision to have a procedure done through laparoscopy as opposed to the conventional method, yet reserves the right to limit the costs of such laparoscopy procedure to that of the conventional equivalent. Members are urged to discuss and confirm if any limit will be imposed at the time of pre-authorising their hospital procedure.

Members are also reminded to take note of the co-payments applicable to medical investigations done through laparoscopy, as specified in the Selfmed options' benefit rules (not applicable to Selfmed 80%).

## 2009 CONTACT DETAILS

### Client Services (Service Excellence Centre)

Tel: 0860 787 372 • Fax: 0860 288 363 • E-mail: [expert@selfmed.co.za](mailto:expert@selfmed.co.za)

### Hospital Pre-authorisation

(Including maternity registrations, MRI-scans, CT-scans and radio-isotope studies)

Tel: 0860 104 974 • Fax: 0860 467 727

E-mail: [authorisations@selfmed.co.za](mailto:authorisations@selfmed.co.za)

### Chronic Medicine

Selfmed encourages service providers to apply for chronic medicine benefits on members' behalf. To do this, service providers can phone: 0860 247 288

Fax: 0860 633 277 • E-mail: [chronicmed@selfmed.co.za](mailto:chronicmed@selfmed.co.za)

### Disease Management (Oncology)

To register for the Oncology Management Programme, or for general, oncology-related enquiries: Tel: 0860 104 974 • E-mail: [oncology@selfmed.co.za](mailto:oncology@selfmed.co.za)

### ER 24 Ambulance services

For emergency transport - in RSA = 084 124

Mail original (*only original claims will be accepted*) claims to

**Selfmed Medical Scheme**

**PO Box 44741**

**Claremont, 7735**