

# Massmart Messenger Health Plan News

November 2011

## Editor's note

As the year comes to an end, we bring you another newsletter full of useful and interesting information about the Massmart Health Plan and health issues in general. Did you know that you can submit your first-time current claims via email? We tell you how in the article below. We also remind you to make sure we have your up-to-date details so that we are able to send you regular communications. Onto medical matters: we bring you an overview of the 2012 Chronic Medicine Benefit enhancements.

In our 'Members' corner' article you can meet John O'Sullivan, a pensioner member and a cancer survivor. With 2012 almost around the corner, many people invariably start thinking about new year's resolutions. Our articles 'Time to quit', 'Say aaaaaah' and 'Green corner' could give you some advance inspiration! Finally our 'Small talk' section looks at practical ways to try and build your children's resistance against allergies.

## Electronic submission process for current claims

Did you know that you can submit your first-time current claims via email? Simply email your current claims directly to [claims@medscheme.co.za](mailto:claims@medscheme.co.za). When your email has been received, an automated claim acknowledgement, with a unique query reference number, will be sent to you. You should use this query number for any queries or interactions with the member contact centre.

Please make sure that the member contact centre has your updated email address details so the query reference numbers can be sent to the correct email address. You need to submit the following information when you are sending claims electronically – please note that the claims must be legible for effective processing:

- Your valid 11-digit Massmart Health Plan membership number, starting with '269'
- The date of service for the treatment
- Valid tariff codes and treatment (ICD-10) codes per claim line
- Patient/beneficiary details and date of birth
- The healthcare provider's practice number (7 numbers)
- The treatment charges and/or account amounts
- A receipt or 'Paid' stamp on the claim, if the claim is to be refunded to you.

If you are able to submit your claims electronically we encourage you to do so – it will help with faster claims processing and payments. If you need more details, or you want to update your email details, please contact the Massmart Health Plan contact centre on **0860 002 117**.

## Have any of your contact details changed recently?

If your contact details change, please let us know. To keep you regularly updated on claim transactions, communication and changes on your medical aid scheme, the Massmart Health Plan needs your latest contact details.

As the principal member, you will receive regular communication about your medical aid once you have given us your current cellphone number and email address.



This communication includes:

- SMS notifications of refunds due to you
- Email notifications of claim transactions
- Tax certificates sent via email
- Monthly statements sent via email.

Don't forget your postal address! If this has changed recently, you may not receive posted documents. If any of your contact details are outdated, or you think they may be incorrect, call the Massmart Health Plan contact centre today on **0860 002 117**.

## Overview of the 2012 Chronic Medicine Benefit enhancements

Previously, the Chronic Medicine Benefit was used to pay for all registered and approved patient chronic medication, up to an annual limit per beneficiary. For 2011 this limit was R12 000 per beneficiary, which included all non-Prescribed Minimum Benefits, as well as Prescribed Minimum Benefit (PMB) conditions.

If you are registered on the Chronic Medicine Benefit and treated for one of the 26 CDL conditions and your chronic limit becomes depleted before the end of the benefit year, the Massmart Health Plan will continue paying for appropriate chronic medication, if you got it from a Designated Service Provider for a PMB condition.

Pharmacy Direct is one of the largest providers of chronic medication in South Africa and will courier your medicine to you. You can choose to have it delivered to your home, office or nearest post office – anywhere in South Africa. Your chronic medication can be delivered on an automated dispensing system every 28 days which means you don't have to re-order every month. You can request changes or make updates to monthly deliveries at any time. What's more, Pharmacy Direct can also help chronic medicine patients with their ongoing routine medicine scripts.

Pharmacy Direct will be contacting registered chronic patients from December 2011, to get details of their prescribed medicine or facilitate the transfer of dispensing from another pharmacy, if necessary.

Pharmacy Direct will need the following information from members to dispense chronic medication:

- Principal member details
- Patient details
- Massmart Health Plan details
- Chronic Medicine Authorisation information (your Medicine Access Card)
- A valid prescription.



The government introduced Prescribed Minimum Benefits (PMBs) to ensure that members of medical schemes don't deplete their benefits for certain conditions. PMBs cover a wide range of conditions, 26 of which are for specific illnesses defined on the Chronic Disease List (CDL).

A Designated Service Provider (DSP) is a doctor, pharmacist, hospital or healthcare worker on your medical scheme's list of preferred providers for PMB conditions. When you choose not to use the DSP, you may have to pay a portion of the claim (a co-payment) yourself. The Massmart Health Plan appointed Pharmacy Direct in 2010 as their DSP for chronic medicine.

A dedicated team of pharmacists is available to advise patients on diseases and treatment and to assist you with updating current chronic authorisations. Highly trained agents in the call centre can assist you in all eleven official languages.

You can contact Pharmacy Direct (details below) to discuss your specific chronic medicine arrangements:

**Telephone number:** 086 002 7800  
**Fax number:** 086 611 4000/1/2/3  
**Email address:** [care@pharmacydirect.co.za](mailto:care@pharmacydirect.co.za)  
**Web address:** [www.pharmacydirect.co.za](http://www.pharmacydirect.co.za)

With this in mind, the Chronic Medicine Benefit for 2012 has been significantly enhanced by splitting the current benefit into two categories – one for non-PMB chronic medicine and the other for PMB chronic medicines. This will help you by ensuring you receive the most appropriate treatment for your registered chronic condition, from the correct benefit category. The revised categories are:

### Chronic Medicine for the treatment of conditions that fall outside the Prescribed Minimum Benefits (Non-PMB)

- The annual limit will remain at R12 000 per beneficiary, included in the Overall Annual Limit.
- Funding from this benefit is subject to patient registration on the Chronic Medicine Management Programme.
- Non-PMB Chronic claims will be funded up to the Medicine Price List (MPL) reference price.
- Non-MPL products will attract a co-payment on the price difference, at the point of service.

The Medicine Price List (MPL) is a reference pricing system that sets a ceiling price to a group of drugs that are similar in terms of composition, clinical efficacy, safety and quality. The Massmart Health Plan will reimburse up to the ceiling price for the specific group of drugs, irrespective of which drug has been prescribed. At least one medicine in each group will be reimbursed fully with no co-payment other than that determined by scheme rules. The MPL applies to both the routine and chronic medicine benefits.

### Chronic Medicine for the treatment of conditions that fall within the Prescribed Minimum Benefits

- This benefit category will be funded without limit, per the current Prescribed Minimum Benefits guidelines.
- Funding from this benefit is subject to patient registration on the Chronic Medicine Management Programme.
- PMB Chronic claims will be funded up to the Medicine Price List (MPL) reference price and co-payments may apply if you choose to obtain non-MPL products.
- If you choose not to use of the Designated Service Provider (DSP), you will have to pay a co-payment of 25%.

For more information, please refer to the 2012 Summary of Benefits or phone the Massmart Health Plan Customer Contact Centre on **0860 002 117**.

## Members' corner

As part of our real life series we bring you the stories of some of our Health Plan members. In this issue we introduce you to John O' Sullivan, a pensioner member of the Massmart Health Plan.

John retired from Makro Rossburgh in 1991. He has a keen appreciation for the Health Plan and is very grateful to be a member of such an excellent medical aid, especially now he is retired.

## Time to quit

John says, "When I retired, I had various financial options. I specifically chose to take a smaller pension so I could have more medical aid benefits. I realised that even though my health was relatively good when I retired, I was very likely to need the benefit of a good medical aid as I got older. I was very happy with the medical aid I was already on through my employer and saw no reason to change."

He and his wife Pat are both members of the Massmart Health Plan and are both on chronic medication, for different reasons. The Plan pays for the medication every month. Pat had cataracts removed after John's retirement, and the Plan paid all the costs. However, they have even more reason to be grateful to the Health Plan — John is a cancer survivor.

He explains, "Prompted by my wife and my doctor, I went for a check-up in 2004 and various blood tests were done. My doctor discovered that I had prostate cancer — fortunately in the early stages. I saw a urologist and an oncologist and began radiation treatment. I had 35 sessions in total and had to go daily from Monday to Friday, until the course was finished."

John adds in a matter-of-fact manner: "The radiation itself isn't painful — the most difficult part is actually that you are not allowed to wash while having the treatment! That was quite hard! But my cancer was cured and today I go back for a check-up every four months. My treatment was fully paid for by the Massmart Health Plan and I am grateful, because each radiation treatment costs between R1 500 and R2 000. I have estimated the total costs to date at being at least around R100 000."

He warns, "Prostate cancer can be fatal if not discovered and treated early and if I hadn't gone for my check-up it could have killed me. I really encourage people to go for check-ups — it is worth every cent — and I encourage them to not be afraid of 'The Big C'. These days — with early detection, an excellent medical aid like the Massmart Health Plan and a positive attitude — you have a better chance than ever of being cured."

John's own positive attitude was to become recognised and appreciated at Parklands Hospital in Durban. While undergoing the radiation therapy, he met other men having the same treatment and, together with four or five of the other patients, formed a small group which they called 'The Flashers'.

He explains, "Men in general don't want to talk about cancer and everyone else was miserable and afraid of both the cancer label as well as the radiation treatment itself. Well, prostate cancer obviously focuses attention on the groin area, so one day I arrived for treatment in dark sunglasses, a raincoat and sleeping shorts... my interpretation of what a flasher wears! There is no point in being miserable! I have also offered my services to the hospital as an ad hoc counsellor. I'm available to talk to anyone who is afraid and looking for some help."

He praises Gwen Beck, the Massmart Employee Benefits Manager, saying that she was instrumental in making sure that payments went through timeously. The Trustees also approved an ex gratia payment on one occasion, when a fairly substantial cost would otherwise have been taken from his medical savings account.

He concludes with something to think about for those who are still working: "Remember that when you retire, this is the end of your earning life and medical expenses, as you get older, will need to be funded from somewhere. From where do you get the necessary funds once you're not receiving a monthly salary? Money, unfortunately, is essential for medical care — hence the necessity to have access to a fair and caring medical aid scheme such as the Massmart Health Plan."

Are you looking for reasons to stop smoking? Here are a few sobering facts.

### Look after your heart

Smoking deposits tar into the lining of your lungs, reducing the exchange of oxygen. This interferes with blood circulation, leading to cardiovascular diseases like high blood pressure, strokes and eventually heart attacks.



### The cancer dangers

It is proven that smoking contributes to:

- Lung cancer
- Cancer of the mouth
- Stomach cancer
- Myeloid leukaemia (cancer of the white blood cells)
- Cervical cancer
- Bladder cancer.

### Need more reasons?

- Smoking 'burns' your budget.
- Each cigarette has more than 40 000 chemicals that you inhale with each puff.
- Smoking ages you faster.
- Each puff of smoke that you inhale has carbon monoxide — the same gas that comes out of your car exhaust.
- Smoking increases the severity of osteoporosis.
- Smoking discolours your teeth.
- Smoking shortens your lifespan!
- Passive smoking is a danger to your children and grandchildren's health.

### Just say no

- For some people, the best way to stop smoking is... to stop smoking. Others have more success by cutting down gradually.
- If you're finding it difficult to cut down or stop completely, speak to your GP about your options.
- Let your family and close friends know that you're stopping so they can support the change.
- Also, find ways to reward yourself for every milestone you reach.

## Small talk



### How to prevent allergies

The best way to treat allergies is to prevent them. If you think your child has allergies, find out what the triggers are and take steps to keep your child away from them. You can also help your child build resistance against allergies with these tips:

#### • Try to breastfeed your baby for at least the first three months

There are many benefits to breastfeeding your baby for as long as possible, including protecting against food and respiratory allergies like hay fever.

- **If possible, avoid using antibiotics during your baby's first year of life**

According to a study by the American Academy of Pediatrics, the use of antibiotics can increase the risk of childhood asthma. Obviously, however, if your baby is very ill you will always be guided by your doctor.

- **Introduce a healthy diet with plenty of fresh fruits and vegetables**

In one study, British scientists found that children who ate fresh fruits and vegetables daily were less likely to develop allergies or asthma symptoms. Separate research says that magnesium-rich nuts like almonds and walnuts may help protect against asthma as well. Just remember not to give nuts to very young children. Again, be guided by your doctor or your baby clinic.



- **Stay away from smokers**

Cigarette smoke can trigger allergies and asthma attacks. If you are a parent, do you smoke yourself? It's yet another reason to stop smoking – do it for your children if not yourself! Read more in the previous article 'Time to quit'.

- **Let your children play outside**

It's important to keep your home as free as possible of dust, mould and dustmites, but be careful not to over-protect your children – not all dirt is bad! Playing outside is the best way for your child to build immunity against diseases. Bring along a few friends and they'll be building friendships, learning to share and boosting their long-term health. Don't forget to apply sun screen.



## Green corner

### Save energy, save money

In March this year, Eskom launched its 49M initiative, which encourages all South Africans to work together and save electricity. You can play your part and save money by making these changes in your home. Here are a few tips to get you started:

### Turn down the heat

Turn down the temperature on your geyser to 60°C and wrap a geyser blanket around it. This will insulate the hot water pipes and use less hot water.

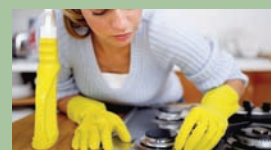
**Did you know?** South Africa produces about 45% of all the electricity generated on the African continent.

### Bright idea

Replace your ordinary bulbs with compact fluorescent lights (CFL) and switch any lights off when you are not in the room.

### Reaching boiling point

- A pressure cooker will halve your cooking time and energy use if you make stews or casseroles.
- Put lids on your pots when you are cooking – this will let you turn the temperature a bit lower on the stove.
- Keep your stove clean because the dirt on your stovetop absorbs the heat, instead of reflecting it back to the cookware.



### Keep it cool

Don't open your fridge door unnecessarily, and adjust the thermostat according to the season. Your fridge setting can usually be reduced in winter. Check the seal on your fridge regularly to make sure that all the cold air stays inside your fridge.

### Stay warm

An oil filled heater is the most energy-efficient heater to use during the colder months. To keep your bed warm, use an electric blanket but turn it off when you go to bed. You could also consider using a good old-fashioned hot water bottle. Just remember not to have it too hot, especially for your children.

## Say 'aaaaaah'

A yearly medical check-up could save your life. The older you get, the more seriously you should consider regular screenings with your family doctor.

- Check your blood pressure, blood glucose and cholesterol levels.
- Get a general physical examination that includes a thyroid check.
- Test your eyesight.
- Screen for the various types of cancer.
- Don't forget to visit your dentist at least once a year.

Bad habits to improve	Good habits to start
1. Stop smoking.	1. Try to control your stress levels – for example with exercise or half an hour to yourself every day.
2. Cut down on alcohol.	2. Drink eight glasses of water a day.
3. Avoid fast food.	3. Get enough sleep every night.
4. Spend less time in front of the TV.	4. Read more books.
5. Drink less coffee.	5. Eat a healthy breakfast every day.