

NEWSLETTER

THIRD QUARTER 2019

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LETTER FROM THE PRINCIPAL OFFICER

I trust that you and your family experienced good health in 2019 thus far.

South African consumers are faced with the increasing cost pressures over a wide range of services and therefore Imperialmed continues to explore ways to ensure that it remains sustainable and offers good value for money.

The Board of Trustees, together with Scheme Management and the Actuaries of the Scheme, reviewed the benefits of Imperialmed and will be submitting proposed changes for the 2020 benefit year to the Council for Medical Schemes by the end of September 2019.

We will communicate the benefit amendments with effect from 1 January 2020 to you once we have received approval from the Council for Medical Schemes.

Yours faithfully

Johan van der Walt
Principal Officer
Imperial Group Medical Scheme



INCREASING WEALTH THROUGH HEALTHY CHOICES – Article 14 –

How to avoid a secondary infection after having flu

You've had a bad bout of flu, but you're on the mend. However, secondary infections such as pneumonia and other respiratory infections are linked to flu. Here's how to avoid serious complications.

What makes flu complications more likely?

What then makes flu-related infections and deaths so dire in the modern age of medical advancement? According to recent research, the overuse of antibiotics – which causes bacteria to become resistant – as well as vaccine-hesitancy are key factors in the higher prevalence of secondary infections.

The severity of the bacterial infection you may get as a result of a bout of flu, is determined by the strain of flu, and can be exacerbated by a lack of proper care while you're sick. There are also individuals who are more susceptible to complications from flu:

- People older than 65
- Pregnant women
- People with compromised immune systems
- People with heart and lung disease
- Infants and children under four years old

How to avoid secondary infections

Even if you don't fall into a more susceptible category, flu complications can still happen. Here are ways to protect yourself against secondary infections.

1. Know the signs and act fast

Know when your symptoms are on the mend, and go back to the doctor immediately if there are signs of a relapse, i.e. if you develop a fever and severe sweating; if you have trouble breathing; if you experience severe pain in your chest; or if you produce more green-coloured phlegm.

2. Stay home for as long as possible

In most cases your doctor will prescribe rest and will treat individual flu symptoms as they arise. Stick to the time your doctor has booked you off and don't hesitate to speak up if you feel your body needs more rest. Don't go back to work while you still have symptoms, as you can expose yourself to bacteria that may attack your already weakened immune system.

Because it's not easy to get proper sleep while your stuffy nose and hacking cough keep you up at night, try to nap as much as possible, instead of reading or watching TV.

3. Get a flu vaccination

While a flu vaccination doesn't guarantee that you'll avoid the flu, there is a 90% chance that it will protect you against at least three or four seasonal strains. If you do get ill, it might simply be a cold, or a respiratory infection, which means that your chances of developing a secondary infection are much smaller.

You might be thinking, "But what if my immune system is already strong?" You are, however, not only protecting yourself, but also those around you who have a higher risk of complications (see above).

4. Boost your immune system and limit your exposure to bacteria

Not only is staying home recommended in order for you to rest, but also to avoid exposure to bacteria. Practice good flu hygiene at home – wash your hands and the surfaces you've touched and regularly change your bed sheets.

If you're a smoker, try and avoid or limit smoking while you're ill to avoid weakening your lungs and exposing yourself to conditions like pneumonia. Try and eat as many fresh, antioxidant-rich foods and drink clear fluids such as herbal tea. Avoid sugar, processed food and alcohol, as these make your body more susceptible to inflammation.

5. Remember, you are not out of the woods yet

Even when back at work, remember that your immune system is still recuperating. Take things easy, and don't jump back into your exercise regime unless you are certain that you are ready, eat plenty of healthy food, take an immune booster and get plenty of sleep.



CMScript 2 of 2019 – Iron deficiency anaemia

Anaemia remains an important global public health concern affecting both developed and developing countries. Iron deficiency is the most common cause of anaemia worldwide and affects more than a quarter of the world's population. The most common cause of iron deficiency world-wide is blood loss from the gastrointestinal tract, due to hookworm infestation.

What is iron deficiency anaemia?

Iron-deficiency anaemia means that the body does not have enough iron. The body needs iron to help carry oxygen through the blood to all parts of the body. Iron deficiency anaemia may be caused by a diet consistently low in iron; blood loss due to heavy menstrual bleeding; poor iron absorption and pregnancy.

How is iron deficiency anaemia diagnosed?

Iron deficiency anaemia is diagnosed based on history taken by the health practitioner, a physical examination, and the results from certain tests and procedures.

Once iron deficiency anaemia is diagnosed with the blood results, further tests may be performed to identify the underlying cause. Gastrointestinal investigations are performed to rule out internal bleeding.

What is covered under PMB level of care?

Iron deficiency anaemia is a PMB condition only if the condition is life-threatening. Iron deficiency anaemia that is life threatening is included in the PMBs under Diagnosis and Treatment Pair (DTP) code 236K. The treatment component specified for this DTP, according to the PMB Regulations, is medical management.

The diagnosis, treatment and care should be funded by medical schemes, irrespective of the medical scheme plan option that you are covered under.

You can read more about its diagnosis and treatment on the Council's website at www.medicalschemes.com under Publications – CMScript 2.

RULE CLARIFICATION – ARTICLE 11



When do I require pre-authorisation for dental procedures?

According to the registered Imperialmed rules, you need to obtain pre-authorisations for the following dental procedures and treatment:

Day-to-day benefits

- Specialised/Advanced dentistry – Health Plan only
- Dental implants – Health Plan only
- Orthodontic treatment – Health Plan only

Major medical expenses in hospital

- Dental alveolar surgery – Health Plan only
- Maxillofacial surgery – Health and Budget Plans
- Orthodontic-related surgery – Health Plan only

For more details, visit www.imperialgroupmed.co.za, click on the 'Integrated Care' tab and on 'Pre-authorisation', or contact the Scheme on 0860 467 374 for assistance.



FRAUD AWARENESS ARTICLE 4

Fraud alert! Fraud, waste and abuse

According to the Council for Medical Schemes (CMS), fraud, abuse and waste in private healthcare is costing the sector between R22 billion and R28 billion annually, with up to 25% of all premiums paid by medical aid members funding these false claims. Compared to other types of insurance, claims in the healthcare sector are much higher and far more frequent – with 90% of policyholders making claims in any given year, compared to 25% in other sectors.

Healthcare insurance is also more complicated, with over 67 000 diagnosis codes and 87 000 procedure codes that need to be navigated.

This frequency and complexity opens up the whole system to abuse and waste – whether done intentionally or not.

Because waste and abuse is not a criminal act (and therefore lacks any appropriate procedures) and is difficult to define, the CMS wants the private healthcare industry to adopt standardised definitions:

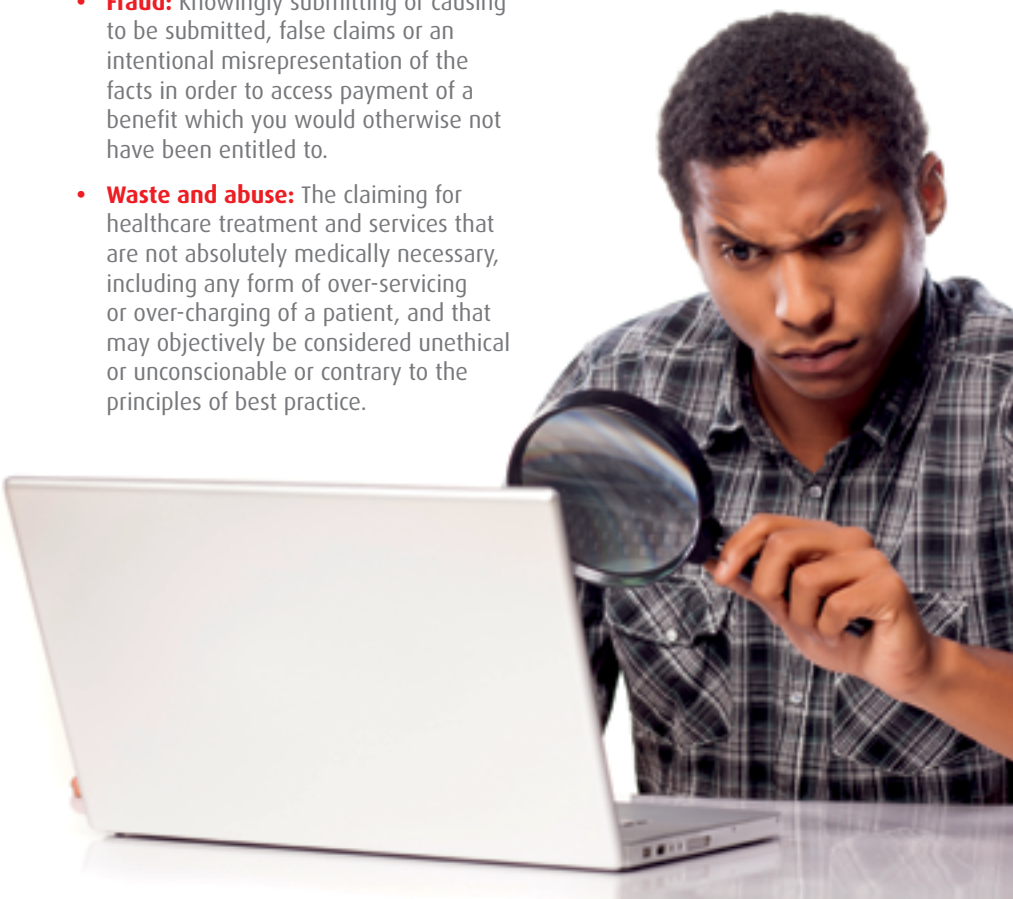
- **Fraud:** Knowingly submitting or causing to be submitted, false claims or an intentional misrepresentation of the facts in order to access payment of a benefit which you would otherwise not have been entitled to.
- **Waste and abuse:** The claiming for healthcare treatment and services that are not absolutely medically necessary, including any form of over-servicing or over-charging of a patient, and that may objectively be considered unethical or unconscionable or contrary to the principles of best practice.

The CMS said that there are numerous factors that play a role in determining whether the misrepresentation is intentional or not – such as the nature of the billing irregularities; the frequency of the irregularities; the evidence available; the claiming history and the degree of deviation from peer norms.

These factors, however, do not impact the funder's right to receive repayment of overpaid claims to which a healthcare service provider was not entitled.

Say NO to fraud, waste and abuse and report it to the anonymous fraud hotline on 0800 000 436.

You can read more about this article by going to <https://businesstech.co.za/news/lifestyle/302608/medical-aid-fraud-is-costing-the-private-healthcare-sector-more-than-r22-billion-a-year/>



IMPORTANT CONTACT DETAILS

For administration queries, you may call the following numbers during office hours from 08:00 to 16:30, from Monday to Friday. Alternatively, send us a letter or email or visit our website. In an emergency, call Europ Assistance at any time of the day, seven days a week.

CLAIMS ENQUIRIES, MEMBERSHIP CONFIRMATION AND REGISTRATION

Toll free: 0860 467 374 Fax: 0860 111 788
Email: imperialmedenquiries@mhg.co.za

HOSPITAL PRE-AUTHORISATIONS AND ONCOLOGY MANAGEMENT PROGRAMME

Toll free: 0860 467 374
Fax: 0860 111 788 / 0861 222 552
Email: harmimperialmed@metropolitanhrm.co.za
imperialmedoncology@metropolitanhrm.co.za

MEDICINE RISK MANAGEMENT PROGRAMME (CHRONIC MEDICATION AND MEDICAL MANAGEMENT)

Toll free: 0860 467 374 Fax: 0860 111 788
Email: imperialmedmedicine@metropolitanhrm.co.za

MEMBER CARE LINE – MEDI CALL

Toll free: 0860 105 221 Fax: 0866 889 411
Email: imperialmed@medicall.co.za

CEDAR HEALTHCARE CONSULTANTS

Tel: 011 509 3158

EUROP ASSISTANCE 24-HOUR EMERGENCY SERVICES AND 24-HOUR PERSONAL HEALTH ADVISER

TEL: 0861 RESCUE (0861 737 283)

HIV YOURLIFE PROGRAMME

Tel: 0861 888 300 Fax: 0860 888 301
Address: HIV YourLife Programme, Imperialmed, PO Box 15468, Vlaeberg 8018
Email: hiv@momentum.co.za

THE ADMINISTRATOR'S WEBSITE

www.mhg.co.za

MEMBER SUGGESTION EMAIL BOX

imperialmedsuggestions@mhg.co.za

THE SCHEME'S WEBSITE

www.imperialgroupmed.co.za

FRAUD HOTLINE

Tel: 0800 000 436

IMPERIALMED POSTAL ADDRESS

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CONTRIBUTION ENQUIRIES

Contact your company's payroll/HR department

THE COUNCIL FOR MEDICAL SCHEMES –

Complaints Department
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Email: complaints@medicalschemes.com

DENTAL AUTHORISATION

Tel: 0860 467 374
Email: dentalauth@mmiholdings.co.za