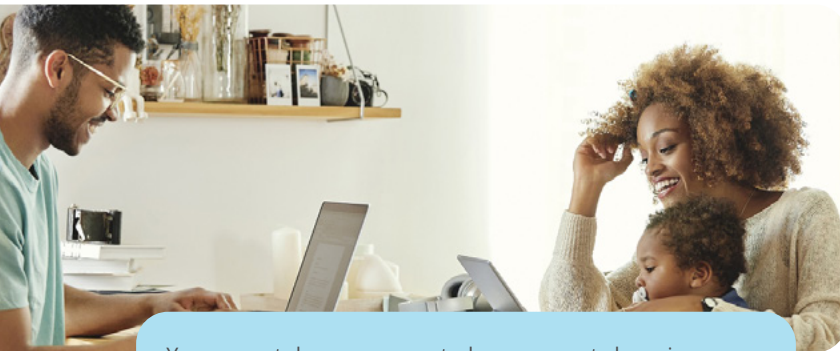


# NEWSLETTER

2<sup>ND</sup> EDITION

## HOW TO REDUCE CO-PAYMENTS



You can cut down on expected co-payments by using healthcare networks whenever possible. Find out how you can save by using these network tips.

Having a health plan with network restrictions impacts your day-to-day benefits and the medical aid cover you have at certain healthcare providers. Some medical schemes have arrangements in place that allow a lower contribution for members within a network. This is great for members, since the Society can offer full cover at these networks.

Not only would this keep your healthcare costs down, but usually, the scheme will also pay healthcare professionals within their network directly, reducing your administrative load.

Some doctors charge more than the tariff specified by the Society. This is something they have a right to do, but it means that if your health plan only covers you for a specified tariff, you may be responsible to pay an amount yourself.

Patients are often embarrassed to discuss money with their healthcare provider, but when you make an appointment, you have a right to ask what rates your doctor charges and whether you'll be responsible for any amounts yourself. By doing this you can make informed decisions about how you're spending your funds. If you're set on using that specific provider and are happy to pay more, you'd know beforehand exactly how much.

### Here are three ways you can save by being network-savvy:

#### AT YOUR GP

Our GP Network consists of preferred providers who have contracted with the Society to provide you with quality care at an affordable rate.

If you visit a medical practitioner who is part of our GP Network, they will not charge more than our contracted rate.

If you do not use a provider who is part of the GP Network, you will only be reimbursed 80% of the Society Rate. This means that you will have an amount greater than 20% to pay yourself if the provider charges more than the Society Rate.

#### AT SPECIALISTS

The Society has contracted with a group of providers to deliver quality healthcare services to you at a pre-negotiated rate. To avoid having to pay amounts yourself, we encourage you to use these networks for treatment both in-hospital and out of hospital. In partnering with these providers, the Society can manage claims costs which helps us to keep contribution increases as low as possible while still offering you great benefits.

To make it easier for you, the Society will pay Network Providers directly and in full, sparing you any up-front payments. Check your policy or contact the BEMAS call centre at 0860 002 107 to find out what your options are. Remember, you don't have to be shy to discuss and agree on rates with your specialist.

#### AT PHARMACIES

Some medical schemes have pharmacy networks where you do not have to pay an amount towards medicines that are on the scheme's medicine list. More than 90% of pharmacies in South Africa are part of our network.

It's worth finding out whether your medical society offers you this service so you can save as much on your medicine spend as possible. Also, ask your pharmacist about generic.

# MENTAL HEALTH

## AWARENESS

### **Creating awareness around mental wellness can help save lives and break the stigma around mental illness**

There are many types of mental illnesses, such as:

- Anxiety disorders
- Depression and bipolar mood disorder
- Eating disorders, such as anorexia nervosa
- Personality disorders, such as borderline personality disorder
- Post-traumatic stress disorder
- Psychotic disorders, such as schizophrenia

#### **SOME SYMPTOMS OF MENTAL ILLNESS**

Because there is a variety of mental illnesses, symptoms may differ depending on the condition and circumstances.

Here are a few examples of symptoms:

- Dramatic sleep and appetite changes
- Decline in personal care
- Rapid or dramatic shifts in emotions
- Withdrawal from social activities that the person previously enjoyed
- A change in performance at school, work or social activities that is out of the ordinary
- Problems with concentration, memory or logical thought and speech that are hard to explain
- Heightened sensitivity to sights, sounds, smells or touch
- Loss of initiative or desire to participate in any activity
- A vague feeling of being disconnected from oneself or one's surroundings; a sense of unreality
- Unusual or exaggerated beliefs about personal powers to understand meanings or influence events; illogical or 'magical' thinking as an adult that is typical of childhood
- Fear or suspiciousness of others
- Uncharacteristic behaviour
- Suicidal thoughts



#### **WHAT CAUSES MENTAL ILLNESS?**

Although there are several factors that can contribute to mental illness, there is no single cause for it. These might include:

- Your genes and family history
- Your life experiences, such as stress or a history of abuse, especially if they happen in childhood
- Biological factors such as chemical imbalances in the brain
- A traumatic brain injury
- A mother's exposure to viruses or toxic chemicals while pregnant
- Use of alcohol or recreational drugs
- Having a serious medical condition like cancer
- Having few friends, and feeling lonely or isolated

## WHEN TO SEE A DOCTOR OR SUPPORT A LOVED ONE

It is best to seek professional help if you notice any symptoms of mental illness or have suicidal thoughts. You can, for example, see your GP and if needed, they can then refer you to a specialist for further treatment. Usually, mental illness may get worse if it is left untreated, so taking action is very important.

If you notice symptoms of a mental illness in a loved one, it's best to have an open discussion with them about your concern. Although you might not be able to force them to see, professional care, you can still offer them support and encouragement. You can also help them to find a qualified mental health professional and make an appointment. You can even offer to go along with them to the appointment.

Take your loved one to a hospital or call for help if they have harmed themselves or are considering doing so.

## PREVENTION TIPS

Although there's no way to prevent mental illness, it's possible to take steps to control your symptoms if you have been diagnosed with a mental illness. These include controlling stress, increasing resilience and boosting low self-esteem.

Keep an eye out for warning signs, learn what your triggers are and make sure you know what to do if symptoms present themselves. It's always best to ask your doctor and therapist for guidance and advice in this aspect. Make sure that you get help when symptoms appear since it could be harder to treat if you wait until the symptoms are bad.

And remember to take good care of yourself: get enough sleep, eat healthily and get exercise. If you have any problems with any of these or have questions, see a professional to get the help you need to take control of your health.

## TEEN MENTAL HEALTHCARE

Mental illness can start quite early in life, with 50% of mental health conditions starting by age 14, according to the World Health Organization (WHO). Despite this, it largely goes undetected and untreated.

According to the South African Depression and Anxiety Group (SADAG), 9% of all teen deaths are caused by suicide. SADAG points to a major link between depression and suicide, particularly where the signs of depression are not recognized and treated.

World Health Organization data further shows that:

- Depression is the fourth leading cause of illness and disability among adolescents aged 15 to 19 while anxiety is the ninth leading cause. Suicide is the third leading cause of death in this age group
- 90% of adolescent suicides take place in the world's low- or middle-income countries.

"This year, our focus needs to be on mitigating any damage to adolescents' mental health caused by the pandemic and broader stressors. Achieving that starts with acknowledging the challenge at hand," says Dr Nematswerani. "Promoting psychological wellbeing and supporting adolescent mental health will positively impact their potential to thrive during adolescence and into adulthood. The fact is that there is no physical health without good mental health. Both are fundamental to children and adolescents developing the resilience they need to cope with life and develop as well-rounded, healthy adults."

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## SOURCES

- <https://www.psychiatry.org/patients-families/warning-signs-of-mental-illness>
- <https://www.mayoclinic.org/diseases-conditions/mental-illness/symptoms-causes/syc-20374968>
- <https://medlineplus.gov/mentaldisorders.html>
- <https://www.who.int/news-room/fact-sheets/detail/adolescent-mental-health#:~:text=Anxiety%20is%20the%20ninth%20leading,depression%20can%20lead%20to%20suicide.>
- <https://www.sadag.org/index.php>

# FIGHT FRAUD TO KEEP THE COST OF HEALTHCARE DOWN

Fraud affects everyone, even people who are not members of medical schemes. Fraud drives up medical inflation which means medical care and your medical scheme contributions go up more than they would otherwise. Most members and healthcare providers are honest; only a few dishonest people are responsible for the problem.

Fraud happens when someone intentionally lies or twists the truth for financial gain. Unfortunately, this happens to medical schemes when, for example, a doctor claims for a service they did not deliver or a pharmacist charges for a brand-name medicine but dispensed the generic instead and keeps the extra money.

People who commit fraud do not just steal from BMW Employees Medical Aid Society they steal from you and other members. We put your monthly contributions together and pay claims from the pool. Help us pay as many claims as possible by reporting fraud. You don't have to give your name. All you have to do is tell us if you suspect fraud.

## Be on the lookout for these kinds of fraud

### MERCHANDISING

By law, the Society only pays for specific healthcare items such as medicine and prescription glasses. Claiming for general wellness items like sunglasses, nappies or sport supplements from the Society is a crime.

### CARD FARMING

We only budget for our members' medical expenses. It is illegal to allow a non-member to use a member's card for medical treatment or medicine.

### COSMETIC SURGERY

Most medical schemes don't pay for cosmetic surgery because they are optional procedures that don't directly affect members' health. It is unlawful to claim for cosmetic surgery under another procedure code.

### ATM SCAMS

A healthcare provider and a member can work together to attempt to steal money from BMW Employees Medical Aid Society. The provider sends a claim for a service the member didn't receive or overcharges for the service they gave, and they pay the member for taking part in fraud. This is called an ATM scam because the member withdraws money from the Society.

### WHAT CAN YOU DO TO FIGHT FRAUD?



- Check your claims and statements. Ask your healthcare provider for a copy of your claim and read it to make sure that it only lists services you've received.
- Keep your membership card safe. Don't give your card to anyone who is not a member.
- Be careful if a healthcare provider says that they 'can make a plan'. Don't accept any offers to make the amount you have to pay yourself less on any service or item.
- If you've just joined the Society, tell us about any medical conditions you already have.
- Tell us if someone approaches you with an idea to steal money from the Society or if you know of someone who is committing medical aid fraud.

### USE OUR ANONYMOUS FRAUD HOTLINE TO REPORT FRAUD

We don't have to know who you are to take your report seriously. If you even slightly suspect someone of committing fraud, report all information to our fraud hotline. You can remain anonymous if you prefer:

- Toll-free phone: 0800 00 45 00
- SMS: 43477
- Email: [discovery@tip-offs.com](mailto:discovery@tip-offs.com)

# WORLD HEART DAY

Every year on 29 September we celebrate World Heart Day, a global initiative of the World Heart Federation to raise awareness about heart health. It's a reminder to take care of your heart every day.

The bad news is that cardiovascular disease (CVD) kills over 17.5 million people worldwide each year. But the good news is that you can fight it.

## Trends and insights in heart-related claims

The SA Heart and Stroke Foundation (HSFSA) says that 80% of heart disease and strokes can be prevented. Despite this 225 South Africans are killed by heart disease every day.

Heart and artery conditions account for 20% of the total causes of female deaths and 26% of male deaths – and it can happen to anyone at any life stage.

Most heart and artery events happen during one's working life with approximately 69% of all male and 66% of all females.

## Tips for a healthy heart

Dr David Jankelow, a cardiologist and president-elect of the Johannesburg branch of the South African Heart Association, says a healthy lifestyle is as important as medicine when it comes to taking care of your heart. "A lot of the diseases we see – coronary artery disease, heart attacks, people who've had bypasses, diabetes, high blood pressure and high cholesterol – need a lifestyle change," says Jankelow. "It's easy to give people a pill. It's much harder for people to commit to a healthy lifestyle"

The SA Heart and Stroke Foundation says that employees are often faced with unhealthy choices provided by staff canteens and vending machines filled with salt and sugar laden foods which do not promote health. "Lack of physical activity increases the chance of developing many lifestyle diseases like high blood pressure, obesity, diabetes, and cardiovascular disease to name a few – these are also linked to stress, depression, and anxiety," the foundation says.

Eating healthy food can reduce up to 80% of heart disease and strokes. The HSFSA gives the following guidelines for a healthier diet:



- Fruit and vegetables
  - Beans and lentils
  - Low-fat or fat-free dairy products
  - High-fibre wholegrain food
  - Lean protein
  - Healthy fats (such as avocado and fish) and oils (for example canola or olive oil)
  - Food that contains omega-3 fatty acids (such as fish, nuts and seeds)
- Clean water and unsweetened tea or coffee.
- Reduce your portion sizes, especially when it comes to fatty, starchy or sugary food.
- Cut down on food with unhealthy fats and added sugars, sodium and salt.
- Don't drink too much alcohol or smoke cigarettes.

For more in-depth guidelines, visit the [HSFSA website](#).

A simple lifestyle change or two can do wonders for your heart.

- Make your own heart-healthy meals at home.
- Do 150 minutes of moderate-intensity exercise (such as brisk walking, cycling slowly or playing tennis) or 75 minutes of high-intensity exercise (cycling fast, boxing or jogging) a week.
- Stub out that cigarette and within two years, you can substantially reduce your risk of coronary heart disease.



## SOURCES

- <https://www.discovery.co.za/corporate/health-keep-your-heart-healthy>
- <https://www.discovery.co.za/corporate/my-business-take-a-break>

Call centre 0860 002 107 | [service@discovery.co.za](mailto:service@discovery.co.za) | [www.bemas.co.za](http://www.bemas.co.za)

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