

DEAR MEMBER

With the Easter holidays just around the corner, we'd like to provide you with **useful tips for handling medical emergencies**. It is no secret that the cost of quality healthcare in South Africa is very expensive and that medical schemes face an uphill battle every day when it comes to containing their costs. In this month's newsletter we look into the types of fraudulent activities that members engage in, and we also talk about the important role our lungs play in keeping us strong and well.

We welcome any suggestions that you may have on articles or member benefits you would like to see published in future newsletters. Please send your suggestions to the team at the Scheme office by email to news@mhcmb.co.za.

THE EASTER HOLIDAYS ARE COMING

How to prepare for medical emergencies

Amid frenzied holiday preparations, few of us actually think about the possibility that we could be seriously injured somewhere along the way and making provision for such an event is the furthest thing from our minds.



Accidents often happen when you least expect it, so it is vital that, as members, you keep yourself up to speed on all the relevant information and details regarding your away-from-home cover. Keeping a cool head and following a checklist of all the important medical information you need to have on hand in an emergency can go a long way towards avoiding stress and ensuring a fun-filled, joyous time.

DID YOU KNOW?

MHC has introduced an emergency benefit called **ER made EASY** for members on the Optimum, Classic and Classic Network options. Refer to your member guide or the Scheme website for more information.



START BY FAMILIARISING YOURSELF WITH ALL OF YOUR MEDICAL SCHEME BENEFITS.

This should include your cover for emergency room visits; medical treatment for physical injuries, such as the stitching of deep wounds and treatment of broken bones; X-rays; facility fees; and any consultations associated with your or a dependant's admission to an emergency room or casualty ward.

Before setting off on holiday, drivers should also ensure that their vehicle is roadworthy and equipped with a spare tyre, basic tools, reflective triangle and first aid kit. **The importance of a first aid kit is often overlooked** and sometimes the contents of the kits may have expired, rendering them unusable. It is therefore essential to check the contents of your first aid kit regularly and replace any expired or damaged items.



HERE IS A **HANDY CHECKLIST** OF ESSENTIAL ITEMS THAT SHOULD BE IN YOUR FIRST AID KIT:

- ◆ Cotton wool
- ◆ A digital thermometer
- ◆ Medical gloves
- ◆ Two medical eye patches
- ◆ Burn shield dressing
- ◆ A variety of bandages and plasters, as well as
- ◆ sterile gauze
- ◆ Antiseptic wipes and liquid
- ◆ Safety pins, scissors and tweezers
- ◆ Paracetamol tablets and syrup



EuropAssist is the Scheme's designated service provider for **emergency services** and can be contacted on **0861 0009 353**.

A BREATH OF FRESH AIR!

The global prediction for developing countries is that **respiratory diseases will account for more deaths and disability-adjusted life years**. Every day, non-stop, your lungs perform the invaluable task of passing life-giving oxygen into your bloodstream. That's a significant reason to treat them well!

Respiratory infections and lung disease are still major health concerns among South Africans. Conditions like pneumonia, asthma, tuberculosis, lung cancer and chronic obstructive pulmonary disease (COPD) can be far less damaging and severe through preventive measures, early diagnosis, and careful, holistic management and care.

AVOID SMOKE, EXERCISE, AND EAT HEALTHY

When it comes to **caring for your lungs**, the most obvious precaution is to stay as far away from smoke and other pollutants as you can. This includes cigarettes, vapes, hookahs and wood smoke. Smoke makes it harder to breathe as it narrows the air passages and causes swelling in the lungs, which can lead to chronic bronchitis. Over time, smoke destroys your lung tissue and can activate changes that develop into cancer.

HOW TO TELL IF YOUR LUNGS NEED ATTENTION

IF YOUR LUNGS ARE DAMAGED, YOU MAY EXPERIENCE ONE OR MORE OF THESE SYMPTOMS:

- Shortness of breath during simple activities
- Pain in your airway or when breathing
- Dizziness with a change in activity
- Wheezing when exercising
- A persistent cough

If you have any of these symptoms, visit your GP. They can run tests to find out the cause and will refer you to a specialist if necessary.



BE GOOD TO YOUR LUNGS

YOU CAN REDUCE YOUR RISK OF COMMON RESPIRATORY ILLNESSES, SUCH AS CHRONIC OBSTRUCTIVE PULMONARY DISEASE (COPD), PNEUMONIA, TUBERCULOSIS AND ASTHMA, **BY FOLLOWING THESE TIPS:**



1

Exercise: Give your lungs a daily workout of 20 to 30 minutes of moderate intensity aerobic exercise, such as a brisk walking, swimming or bicycling. When you're resting or going about routine activities, your lungs work at about 50 percent of their capacity. Exercise helps them expand to their potential, while also improving your heart health and lifting your mood.

2

Don't smoke: Cigarette smoke narrows the air passages of your lungs. This makes breathing more difficult, and over time the smoke destroys the lung tissue, which increases your risk of lung cancer and COPD, like chronic bronchitis and emphysema. If you're already a smoker, you'll benefit from quitting.

3

Avoid breathing pollutants: This includes second-hand cigarette smoke, outdoor air pollution, and chemicals at home and work. Avoid outdoor exercise on poor air quality days, which can be common in the heat of summer.

4

Prevent respiratory infection: Wash your hands often with soap and water. Avoid crowds during the cold and flu season. Get a flu shot and ask your health care provider if you should be vaccinated against pneumonia.

5

Get regular check-ups: Without regular visits to your health care provider, lung diseases can go undetected until they become serious.

6

Practise breathing exercises: To help keep your lungs healthy and improve their capacity, practise diaphragm or "belly" exercises. You can also increase your lung capacity by increasing the length of your inhalations and exhalations. Laughing is a great exercise that works the abdominal muscles and increases lung capacity.

Sit up straight: Slouching decreases your lungs' capacity. When you sit up straight, you give your lungs a little more breathing room.

7

8

Drink plenty of water: Staying well hydrated benefits your entire body, including your lungs. Fluids help the linings of the lungs stay thin, which helps the lungs work better.



DID YOU KNOW?

If you have been identified as a **high-risk member** and fall within the set criteria, MHC pays for your **flu vaccine from Risk**. Please call **086 1000 300** for more info..

FRAUD, WASTE AND ABUSE

TAKING NO ACTION IS NOT AN OPTION

SOME OF THE FRAUDULENT AND WASTEFUL ACTIVITIES BY MEDICAL SCHEME MEMBERS INVOLVE THE FOLLOWING:

Collusion between members and healthcare providers in order to get illegal financial gain from a medical aid scheme.

Cash back claims when members are admitted to hospital for procedures that could have been avoided in order to claim through hospital insurance products.

Non-disclosure of prior ailments is the most common fraud reason cited. This occurs when a member fails to inform the medical scheme about previous health conditions.

Card farming occurs when members share their medical scheme benefits with non-members. This type of fraud is reported to be prevalent with female members, who cover only one child on the medical scheme, but all the children then share the benefits of that one child who is covered.

Fraud, waste and abuse have cost medical schemes billions of Rands each year, and are contributory to price increases.

Source: Council for Medical Schemes (CMS)



If you suspect fraud, please call our **whistle-blower hotline** number on **0800 000 436** or email tip-offs to **mhg@tip-offs.com**. All reports are confidential.

DISCLAIMER: The information is for educational purposes only, and is not intended as medical advice, diagnosis or treatment. If you are experiencing symptoms or need health advice, please consult a healthcare professional.