

Medical scheme members

In the aftermath of Health Minister Aaron Motsoaledi's proposals to draft a new set of rules for how medical aids work, everyone is speculating how these changes will affect the industry, and the South African private healthcare sector. Only time will tell.

What we do know is that rising costs in healthcare exceed inflation.

What should I, as healthcare customer, be aware of?

1. Make sure of the rates charged by doctors, specialists, and anaesthesiologists for hospital procedures. You have the right to negotiate these rates.
2. Register your PMB chronic condition – the fund covers 26 conditions (subject to certain requirements). You qualify for follow-up GP visits and certain tests related with your chronic condition which would otherwise be taken from your own pocket.
3. Check your medical aid statements and medical bills to ensure that the services you claimed for were delivered and paid out correctly by your medical aid.



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4. Always obtain pre-authorization/ prior approval for medical procedures. Pre-authorization applies to all hospital admissions, including dental procedures, MRI/CT scans, and certain consulting room procedures.
5. Use the **preventive care tests** offered by your medical scheme. These tests may include mammograms, pap smears, and PSA tests. Some medical aids require that you clear these tests with them in advance.

6. **Gap** coverage is an additional product that can be added to any medical aid and plan. Gap coverage covers the rates of doctors and specialists in hospitals contracted out of medical scheme tariffs as well as certain procedures and cancer-related copayments (depending on your medical scheme option). The Gap coverage product is highly recommended.
7. **International** coverage is a good option when travelling outside of South Africa. Before departing, check with your medical aid whether emergency medical cover is included. In addition, check whether pre-existing conditions are covered by your medical aid while abroad. Terms and conditions may vary between medical aids and specific medical plans. Within the next two months, 2019 tariffs will increase and benefits will be announced to **medical fund schemes** and **Gap**.

Communicate with your medical advisor to ensure that your health plan meets your specific needs regarding:

- Is my chronic medication covered? Am I registered for any chronic conditions?
- Does my medical aid require the use of specific hospitals and doctors?
- Do I have an advantage of MRI/CT scans (tunnel) outside hospitals?
- Discuss **Gap** cover and the different options within **Gap** itself.

Contact our friendly staff to assist you with further queries.

Karin Theron - BVSA Financial Services

Your decisions, feral rabbits?

Leading others is a daunting task, but it is the reason I get up every day. To influence and lead others is a privilege and honestly, the most exciting part of my job. Great leadership transforms societies. However, can we measure this transformation?

Grazier Thomas Austin lived in Melbourne in 1856. He asked his brother to send him 24 rabbits (12 male-female pairs) from England for hunting. By 1866 over 14 000 rabbits had been shot on his property. The invasive European wild rabbit population grew so large that the creatures stripped the land bare, rendering it useless for farming. Others like Austin also introduced European rabbits, compounding their impact.

Today the areas of Western Australia affected by feral rabbits are estimated to span 3,9 million km², and authorities have employed biological control agents to reduce the resulting scourge and devastation on the agricultural industry. Generations down the line, the flippant decision by a handful of people to import rabbits has caused a ripple effect of damage.





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Sustainable business has come a long way, but there still is much to be done. We must overcome the fear of facing and taking responsibility for the long-term impact of our decisions. We must ensure that Porter and his collaborators' radical new ways of thinking pushes us all into new frontiers.

Leaders who consider their long-term legacies will ensure organisation-wide thinking that recognises every person's thinking in the long-term. Like the rabbits, our collective impact can be utterly profound – this time, for the good of all.

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The choices made by those in positions of power or influence always have an exponential impact. Austin showed total disregard for the devastating consequences of disturbing the local ecosystem for the sake of sports. We cannot afford his indifference. What will the fallout of our choices be in future, three or four generations down the line when the decision-makers are long gone? Real leadership means considering the impact on people, the planet, and profits through long-term scrutiny of everything we do.

Harvard Business School's Professor Michael Porter shared seminal work through his 2014 paper Creating shared value: the new competitive advantage. Porter says sustainability means to:

- Start out with no preconceived constraints about product attributes, channel configuration, or the economic model of the business.
- Rethink the business around unsolved customer and societal problems or needs, and not being confined by traditional product definitions.
- Identify customer groups that have been poorly served or overlooked by the Industry.
- Think in terms of improving lives, not just meeting customer 'needs'.

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