



**HERITAGE
HEALTH®**
LIVE BOLDLY

Service Provider Newsletter

August 2022

Dear Medical Service Providers

We have gone through the first half of the year and would like to thank you for your patience whilst we grapple with rising claims ratios.

Namfisa Court Case

We note with great concern a message having been passed around the industry which implies that Heritage Health MAF is being liquidated. This information is not entirely correct. Heritage Health is currently engaged in court proceedings with Namfisa who applied for the Fund to be liquidated in February 2021. Heritage Health opposed the application and is contesting it vigorously in court. The court proceedings will likely be finalized by December 2022. At present, the Fund is a going concern and is operating as normal.

Please direct any questions in this regard to the Heritage Health Principal Officer at:

📞 00264 832712790

✉️ po@heritagehealth-namibia.com



High Claims Experience

As reported by Namaf in the second quarter Claims Trends Report, the Medical aid fund industry has seen an unprecedented rise in claims post Covid-19 which is cause for concern, even for the bigger Funds, let alone for a small sized Fund such as Heritage Health MAF. For this industry to survive and remain sustainable, we must all hold hands and find solutions for the best interests of service providers and members. We request that you assist members to use their medical aid responsibly both to ensure that their benefits last as long as possible and that the Fund remains sustainable.

As you may have noticed, mostly owing to its small size, the Fund is struggling to cope with the extremely high claims experienced over the last 10 months. Payment cycles are affected negatively resulting in negative responses from some service providers, which is perfectly understandable.

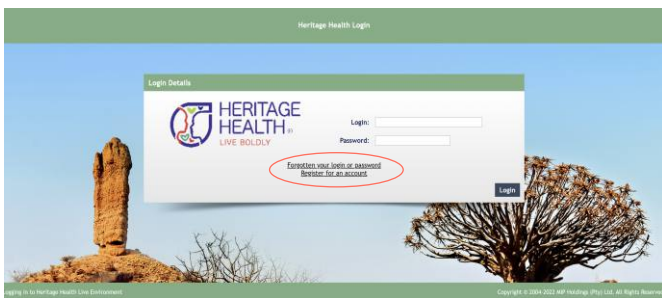
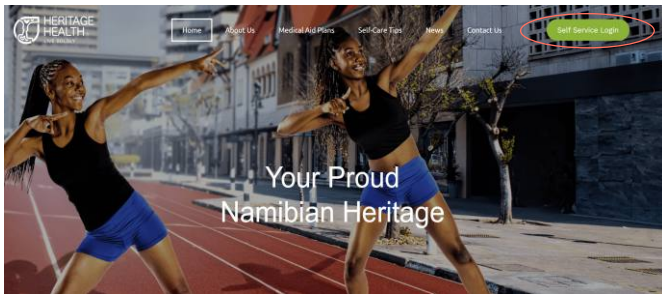
It is therefore very important that members and service providers do their part by following the below set out practical measures.

- **Prescribe generic medication to save on medication costs and avoid a 20% co-payment for the member**
- **If minor surgery is needed, have it done at a day clinic instead of an acute hospital**
- **Avoid over prescribing medication**
- **Refer members early to domain specialists while benefits are still present**
- **Consider deferring none urgent surgical procedures**
- **Help Heritage health grow its membership and reserves by referring friends and family in need of medical aid cover to membership@heritagehealth-namibia.com for a quote**

EDI Claims

We note that a sizable portion of service providers still submit their claims by way of email and paper-based submissions. Heritage Health would like to encourage service providers to make use of the EDI claiming system. Making use of the EDI channel to submit claims will ensure that claims do not get lost in transfer. Furthermore, the claims assessing process will be faster and more accurate resulting in faster payment of claims.

Visit: www.heritagehealth-namibia.com



Designated Service Providers (DPS) List

Heritage Health offers affordable plans, making it possible for all members to have access to private medical care. Service providers are encouraged to join the DSP list in the towns and service sectors mentioned below.

Towns:

Ariamsvlei	Aroab	Otjiwarongo
Karasburg	Outjo	Helmeringhausen
Omaruru	Grootfontein	Otavi
Aranos	Koes	Rundu
Kalkfeld	Stampriet	Tsumeb
Oshakati	Mariental	Gochas
Otjinene	HentiesBay	

Service Sectors:

Dentistry	Medical imaging
General Practitioners	Pathology
Laboratories	Testing
Pharmacies	Physiotherapists
Optometrists	

Please contact Sonja Steenkamp to be added to the DSP list.

Email address: sonja@clinicohealth.com

Contact number: 081 346 4765

In conclusion, we point out again that our claims experience during the last few months has been unusually high. This has affected the payment lead times and has caused some delays in payments. We urge all our service providers to be circumspect in all that is done as it is indeed an industry reality that all Medical Aid Funds are facing similar challenges. Larger medical aid Funds are however better placed to cope with these challenges. We urge you to do your part to assist Heritage Health to continue to provide the services expected of it.

Greetings and warmest regards,

Mrs. Valeria Muchero

Principal Officer

po@heritagehealth-namibia.com

Any questions or queries?

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