



**HERITAGE  
HEALTH**®  
LIVE BOLDLY

1st Quarter 2024

## Member Newsletter

### DEAR HERITAGE HEALTH MEMBERS

Stepping into 2024 with optimism, we acknowledge the challenges facing the Namibian healthcare funding industry due to inflationary trends. Heritage Health, as the smallest player, experiences a pronounced impact. Alongside economic complexities, we are navigating challenges with a focus on mitigating broader economic factors affecting the industry.

To address these challenges, we have implemented interventions for recovery, such as reduced annual limits, introducing entry-level products, and promoting generic medication use. Notably, we have introduced Clinitouch, a cutting-edge addition solution which significantly contributes to this recovery phase. The incorporation of Clinitouch reflects our commitment to embracing innovative technologies to navigate and overcome the challenges facing the healthcare funding industry in Namibia.

### AUDITED FINANCIAL STATEMENTS

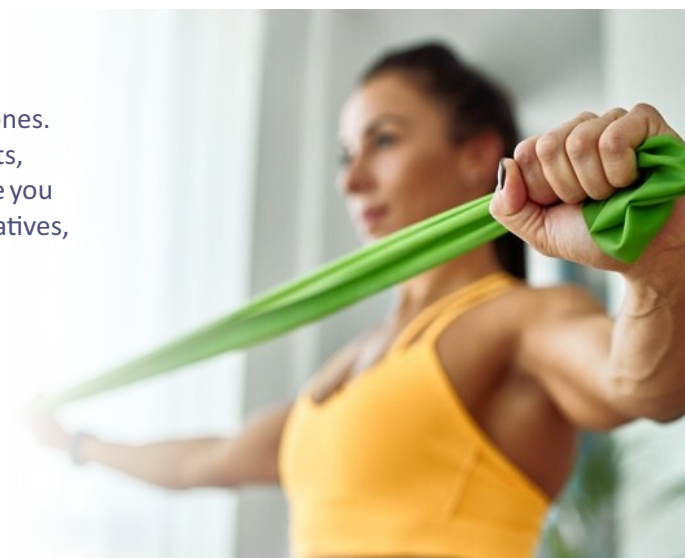
We are pleased to inform you that the 2021 financial audit was successfully completed, and the Annual Financial Statements (AFS) have been duly submitted to Namfisa. Members are invited to review the filed AFS on the fund's website or may request a copy directly from the Fund office. This information is also prominently available on the fund's website, indicating that all financial statements are present and accessible for your reference.

### STRETCH YOUR BENEFITS

As mentioned, the industry reduced the in-hospital and other benefits available to members. It is therefore important to try to stretch your benefits to avoid premature depletion of benefits before the year ends. We offer a number of ways in which you can make your benefits last longer.

### USE GENERIC MEDICATIONS

Save up to 80% by opting for generic medications over brand-name ones. Generic medication are as effective as their brand-name counterparts, containing the same active ingredients. Request your GP to prescribe you the generic alternative or consult your pharmacist for generic alternatives, especially if you are on chronic medication.



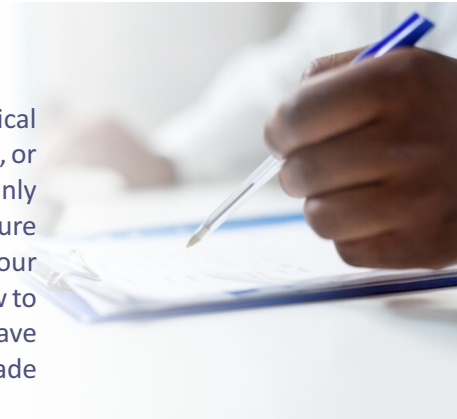
## IMPORTANT INFORMATION

### REGISTER CHRONIC SCRIPTS

Remember to submit a chronic medication script to the Fund in the event that you are diagnosed with a chronic condition or your chronic medication changes. This will allow your medication to be paid from your chronic benefit and allow your medication benefits to last longer.

### GET PROCEDURE AUTHORIZATIONS

Always secure pre-authorization from Heritage Health before undergoing any medical procedures, whether planned or emergency hospital admissions, specialized treatment, or surgeries. Obtain a quote from the practitioner or health care provider and proceed only upon Heritage Health's approval. During this process the Fund ensures that the procedure is indeed required and offered at the best possible prices. In this way we ensure that your benefits last longer. Contact Heritage Health to learn more about requirements and how to obtain pre-authorization. The Fund will not pay for none emergency procedures that have not been preauthorized. Neither will it refund members for out -of -pocket payments made towards unauthorized procedures.



### MAKE OPTIMAL MEDICAL PRODUCT CHOICES

Choose the most suitable benefit option based on your family's medical needs, considering factors like family size, age, frequency of doctor visits, and the need for chronic medication. Understand your medical aid plan thoroughly, particularly if you have chronic conditions such as high blood pressure, high cholesterol, or diabetes. Heritage Health sales consultants will guide you in making an informed decision tailored to your needs. Contact Liswani at [busdev@clinicohealth.com](mailto:busdev@clinicohealth.com)

### USE PHARMACY SERVICES FOR WELLNESS AND COST SAVINGS

Consult your pharmacy for various health issues, including flu injections, blood pressure tests, HIV tests, Health Risk Assessments, certain vaccinations, and over-the-counter medications. Taking advantage of primary health care services at a pharmacy allows you to sidestep the cost of a doctor's consultation fee while still receiving professional assistance. Be smart. Stretch your benefits.

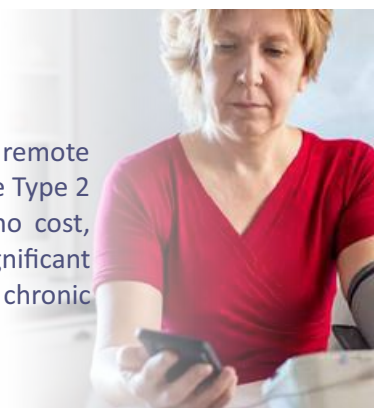
### USE PREVENTION AND WELLNESS PROGRAMS

Prevention is Better than Cure! Leverage Heritage Health's preventative care and lifestyle benefits. The Wellness Programme aids in detecting and managing preventable chronic lifestyle diseases, empowering you to take charge of your health and avoid long-term high medical costs. Utilize Heritage Health's Health Risk Assessment Initiative to proactively manage your health. Be smart. Stretch your benefits.

### REGISTER FOR THE CLINITOUCH SERVICE

Namibians can now access advanced healthcare through Clinitouch. Clinitouch offers proven remote patient monitoring technology, enhancing healthcare delivery for 25 'lifestyle conditions' like Type 2 diabetes and hypertension. Heritage Health members in Namibia enjoy this service at no cost, emphasizing improved healthcare accessibility and quality. This collaboration represents a significant step towards proactive and personalized healthcare in Namibia. It allows members with chronic conditions to optimise their treatment and avoid costly hospital admissions.

Email [clinitouch@clinicohealth.com](mailto:clinitouch@clinicohealth.com) for more information or visit [www.clinicohealth.com](http://www.clinicohealth.com)



### SCRUTINISE YOUR MEDICAL BILLS

Up to 15% of your total medical costs can result from claim handling errors. Scrutinise your monthly remittance statement carefully, comparing it with the services or medication received. Identify any unusually high claims, duplications, or possible false claims to actively manage your medical expenses. Be smart. Stretch your benefits.

## FEBRUARY: CANCER PREVENTION MONTH

This February, let's focus on keeping our health shining bright! Here's the scoop on why cancer prevention is a big deal:

- **Healthy Choices Matter:** Eat well, stay active, and say no to tobacco. Simple choices, big impact on lowering cancer risks!
- **Check-Ups Save Lives:** Regular screenings catch cancer early. Schedule those check-ups and stay ahead of the game.
- **Support Each Other:** Break the silence around cancer. Be there for one another, spread awareness, and let's create a strong support system.
- **Know Your Family Health:** Understand your family's health history. It's like having a superpower for prevention!
- **Well-being All Around:** Taking care of your mind and emotions is as important as physical health. Stress less, love more.
- **Team Up for Prevention:** Together, we're a force for change. Share tips, support friends, and let's make cancer prevention a community affair!
- **Join the movement this Cancer Prevention Month.** Shine on, stay healthy!  
#CancerPrevention #HealthierTogether

- **General risk factors for cancer include:**
- A personal or family history of cancer
- Using tobacco
- Obesity
- Alcohol
- Some types of viral infections, e.g. human papilloma virus (HPV)
- Specific chemicals
- Exposure to radiation, including ultraviolet radiation



## FUN FACTS

### Sunshine and Vitamin D:

Exposure to sunlight helps your body produce vitamin D, and this not only supports bone health but can also uplift your mood. Studies suggest that adequate vitamin D levels may play a role in reducing the risk of depression and improving overall mental well-being. So, soaking up some sunlight can be a natural mood booster!



### Vitamin D can:

- **Reduce your risk of getting flu.**
- **Reduce your risk of cancer.**
- **Reduce chronic muscle aches.**
- **Reduce your risk of cardiovascular disease**
- **Reduce your risk of depression.**
- **Reduce your risk of developing diabetes.**
- **Reduce your risk of getting autoimmune di**
- **Reduce your risk of osteoporosis.**



## CONTACT INFORMATION UPDATE:

### 1. Claims Submissions:

Email: [claims@heritagehealth-namibia.com](mailto:claims@heritagehealth-namibia.com)

### 2. General Queries:

For queries related to claims payouts, premiums, member refunds, and amendments.

Email: [admin@heritagehealth-namibia.com](mailto:admin@heritagehealth-namibia.com)

### 3. Pre-Authorisation:

For authorization requests, utilize the following email address.

Email: [preauth@heritagehealth-namibia.com](mailto:preauth@heritagehealth-namibia.com)

### 4. Hospital Case Management:

Contact this email address for hospital case management.

Email: [case1@heritagehealth-namibia.com](mailto:case1@heritagehealth-namibia.com)

### 5. New Member Applications:

For all new membership applications.

Email: [membership@heritagehealth-namibia.com](mailto:membership@heritagehealth-namibia.com)



## A MESSAGE FROM THE PRINCIPAL OFFICER

The past years have been most challenging financially for the Fund and appreciation is extended to all our members for your patience and understanding. The Fund is navigating itself out of this situation, amidst the general industry crisis particularly driven by increased utilisation of healthcare services. The Fund relies on your loyalty, support and understanding whilst building up its business and the much needed reserves.

We wish to provide assurance that we maintain excellent business relationships with the Mediclinic Group as well as Welwitchia and Rhino Park hospitals. Our members are welcome at these institutions. As part of our recovery strategy, we have agreed with Lady Pohamba Hospital to only admit patients there for cardiac procedures.

Namibia Oncology Centre (NOC), Medical Imaging and Pathcare are paid regularly and service our members without issue. To see which pharmacies the Fund does business with, visit the Heritage Health Namibia website where we maintain an updated list.

Thank you for being part of the Heritage Health community!



**Ms V Muchero**

**Principle Officer: Heritage Health**

### Public Holidays for the 1<sup>st</sup> Quarter:

Thursday, 21 March: Independence Day

Friday, 29 March: Good Friday

Monday, 1 April: Easter Monday

### Please note our office hours are :

Monday - Friday 7H30 - 16H30

### ANY QUESTIONS OR QUERIES?

#### CONTACT US:

Tel: +264 83 334 2790/1

Email: [admin@heritagehealth-namibia.com](mailto:admin@heritagehealth-namibia.com)

[www.heritagehealth-namibia.com](http://www.heritagehealth-namibia.com)

Unit 1, House 49

Feld Street

Windhoek, Namibia

Administered by