



**HERITAGE  
HEALTH**®  
LIVE BOLDLY

2nd Quarter 2025

## Member Newsletter

### DEAR HERITAGE HEALTH MEMBERS,

We trust that you are all well and in good health. We have not written to you in six months and hope to convey some important information.

#### Financial Statements Update:

We are pleased to share that our team completed both the 2022 and 2023 financial audits during the last 6 months and have commenced with the 2024 audit. We hope to have the statements ready to discuss at the Funds 2025 AGM. Interested members can request copies of the financial statements from either Namfisa or the Principal Officer at [po@heritagehealth-namibia.com](mailto:po@heritagehealth-namibia.com)

The financial statements do not make for good reading as the Fund is not doing well. As can be expected, resulting from years of litigation and Namfisa antagonization as well as the prolonged Namibian recessionary environment, the Fund has lost most of its younger and healthier members with mostly the older and higher claiming members remaining. The Funds failure to obtain Namfisa approval to increase its premiums in line with inflation provides further financial pressure.

#### Annual General Meeting (AGM) Announcement:

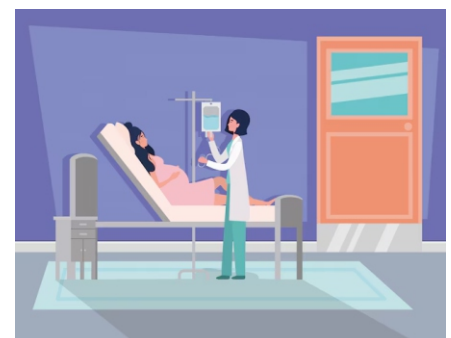
Our AGM is scheduled for **Friday July 4, 2025**, at Arebusch Windhoek. Formal invitations will be sent out in due course. We encourage all members to attend and participate as we would like to discuss the Funds viability and future. In the meantime, we operate the Fund to the best of our abilities. For those members who cannot attend the meeting in person, proxy forms will be made available well in advance.

#### Namfisa Refuses Premium Increase

Since the Fund came into existence, Namfisa has often refused to approve the Funds annual inflationary price increases. This no doubt has had a cumulative and negative effect on the Funds reserves. At the end of the 2024 benefit year, most Funds imposed an average 9% annual premium increase, Heritage Health more conservatively only implemented a 6% increase. At the end of 2024, once again most Funds opted for an average increase of around 10% which was approved by Namfisa with the exception being Heritage. The Fund is currently the most affordable and by a significant margin however this negatively affects its long-term financial stability.

#### Consultations and Procedures In-Hospital Benefit Decrease

Considering the above, to support the Funds long-term financial sustainability, the board of trustees have decided to reduce the rate at which the Fund pays for consultations and procedures in hospital from 125% of Namaf rates to 100% of namaf effective 1<sup>st</sup> of April 2025. We trust that this will allow the Fund to pay more towards out of hospital services such as pharmacies, general practitioners and optometrists that have had to pull on the short end of the stick in recent times. In-hospital claims tend to be of a more critical and costly nature and tend to use more financial resources.



## Authorization Process Enhancements

We are dedicated to refining our authorization process to ensure a seamless experience for both members and service providers. Our recent enhancements include aligning dates and patient information, verifying accommodations, and ensuring consistent ICD10 and CPT codes. These updates aim to streamline the authorization and claims settlement process, providing you with a more efficient and reliable experience. We would like to remind members to ensure that they obtain a preauthorization prior to undergoing any major procedure this ensures that the procedure is indeed medically necessary, appropriately costed and that the Fund agrees to fund the expense either directly to the service provider or to the member as a refund.

## Promotion of Generic Medications

We are continuing to advocate for the use of generic medications as a cost-effective healthcare solution. Generics are equally effective as brand-name alternatives and can significantly reduce medication costs. We encourage collaboration with prescribing physicians to prioritize generic alternatives, especially for patients on chronic medication.

## Clinitouch for Members with Chronic Conditions

For the last 18 months, the Fund has made an in-house nurse and doctor available to members with chronic conditions by way of the Clinitouch programme. The programme collaborates with members that are chronically ill and frequently admitted in hospital for reasons related to their conditions. Clinitouch services are delivered to members through the Clinitouch smart phone app. The Program aims to not only keep members healthy and out of hospital but also decrease hospital claims and in so doing limit the Funds hospital claims. We encourage members to make use of this service which comes at no extra charge to them. Please reach out to Markus at [Clinitouch@clinicohealth.com](mailto:Clinitouch@clinicohealth.com) or visit [www.clinicohealth.com](http://www.clinicohealth.com) to find out more about Clinitouch.

## “Whats-up Doc” Free Virtual Consultations for all Members

In addition to Clinitouch, we are launching “Whats-up Doc,” a free virtual healthcare service accessible to all Heritage members free of additional charge. Members seeking a nurse or general practitioner can simply consult a nurse or general practitioner by way of whatsapp text. We make use of a dedicated whatsapp number which will be communicated in the next couple of weeks. We hope to commence with the service in the next 4 weeks. Members will be able to receive a script, referral or sick leave note after consultation with the Whats-up-Doc nurse or doctor. Please reach out to Markus at [Clinitouch@clinicohealth.com](mailto:Clinitouch@clinicohealth.com) or visit [www.clinicohealth.com](http://www.clinicohealth.com) to find out more about Clinitouch.



**“I found the whole experience brilliant and reassuring that the healthcare team were monitoring me. I think this kind of thing should be extended to other conditions.”**

Madhu, age 70



## Principal Officer's remarks

We extend our sincere gratitude for your ongoing support and understanding as we navigate together these challenging times in the healthcare funding industry. Your continued loyal membership is instrumental in our collective pursuit of a healthier, more resilient healthcare ecosystem.

M. M. M. M.

## Contact Information: For any inquiries or submissions, please use the following contact information:

Claims Submissions: [claims@heritagehealth-namibia.com](mailto:claims@heritagehealth-namibia.com)  
General Queries: [admin@heritagehealth-namibia.com](mailto:admin@heritagehealth-namibia.com)  
Pre-Authorisation Requests: [preauth@heritagehealth-namibia.com](mailto:preauth@heritagehealth-namibia.com)  
Hospital Case Management: [case1@heritagehealth-namibia.com](mailto:case1@heritagehealth-namibia.com)  
Clinitouch Inquiries: [Clinitouch@clinicohealth.com](mailto:Clinitouch@clinicohealth.com)

## Public Holidays for the 2nd Quarter:

18 April - Good Friday  
21 April - Easter Monday  
01 May - Workers' Day  
04 May - Cassinga Day  
05 May - Public Holiday  
25 May - Africa Day  
26 May - Public Holiday  
28 May - Genocide Remembrance Day  
29 May - Ascension Day

Please note our office hours are :  
Monday - Friday 7H30 - 16H30

## ANY QUESTIONS OR QUERIES? CONTACT US:

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Administered by

