



**HERITAGE
HEALTH**®
LIVE BOLDLY

2nd Quarter 2025

Service Provider Newsletter

DEAR HERITAGE HEALTH SERVICE PROVIDER

We trust that you are all well and in good health. We have not written to you in 6 months and hope to convey some important information.

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 1st 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.



ICD-10 Coding Implementation Update

In December 2024, NAMAf communicated that Phase 2.1 will be implemented on 01 April 2025 and will remain in effect until 30 June 2025. During this phase providers of healthcare will be required to submit ICD-10 codes from the ICD-10 Master Industry Table (MIT). In preparation for the implementation of phases 2.1 and 2.2, all healthcare stakeholders are required to enhance and upgrade billing and claims systems as per the ICD-10 Technical User Guide that has been circulated by NAMAf. The ICD-10 MIT must be incorporated into all billing and claims systems.

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.

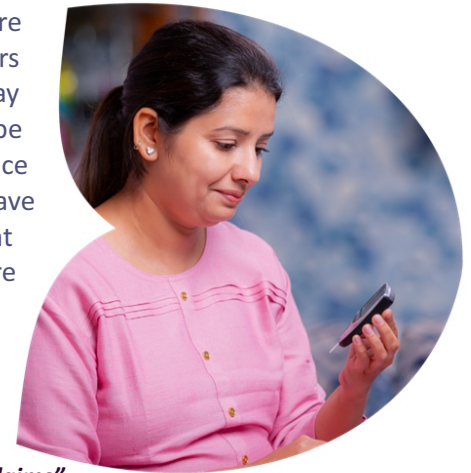
Clinitouch for Members with Chronic Conditions

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 or visit 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 commence a consultation 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, GP referral or sick leave note after consultation with the Whats-up-Doc nurse. Please reach out to Markus at Clinitouch@clinicohealth.com or visit www.clinicohealth.com to find out more about Whats-up Doc.



“Using remote patient monitoring technology to better manage chronic conditions for insurers Monitor people’s health from anywhere, helping to provide better care outside of hospitals and clinics and support a reduction in claims”

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.

M. Muehler

Contact Information:

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

Claims Submissions: claims@heritagehealth-namibia.com

General Queries: admin@heritagehealth-namibia.com

Pre-Authorisation Requests: preauth@heritagehealth-namibia.com

Hospital Case Management: case1@heritagehealth-namibia.com

Clinitouch Inquiries: 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?

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