



MAKE THINGS HAPPEN



NEDGROUP MEDICAL AID SCHEME

# NEWSLETTER

2nd Quarter 2015



## Message from the Principal Officer

Dear Member

In any organisation, it is easy to revert to 'they' and 'us' thinking. 'They' don't understand what 'we' need, or 'they' never listen to 'us'. That is often the experience within a medical scheme, too - where members easily feel that 'they' (in this case, the Trustees) make decisions that affect members' benefits and contributions, without members really having a say.

In the case of a medical scheme, however, it's good to know that half the Trustees MUST be elected by the members themselves - the 'they' is often very much part of the 'us'.

But this system will only function optimally if the member-elected Trustees are truly chosen by a large number of members. This is why I would like to urge members to take an active part in this year's Trustee nomination and election process. (You should by now have received communication around this.)

Remember - it's your Scheme and your benefits. Nominate people you would like to see at the helm of your Scheme, and then make your vote count!

Yours in health,

**Julia le Roux**  
Principal Officer of Nedgroup Medical Aid Scheme



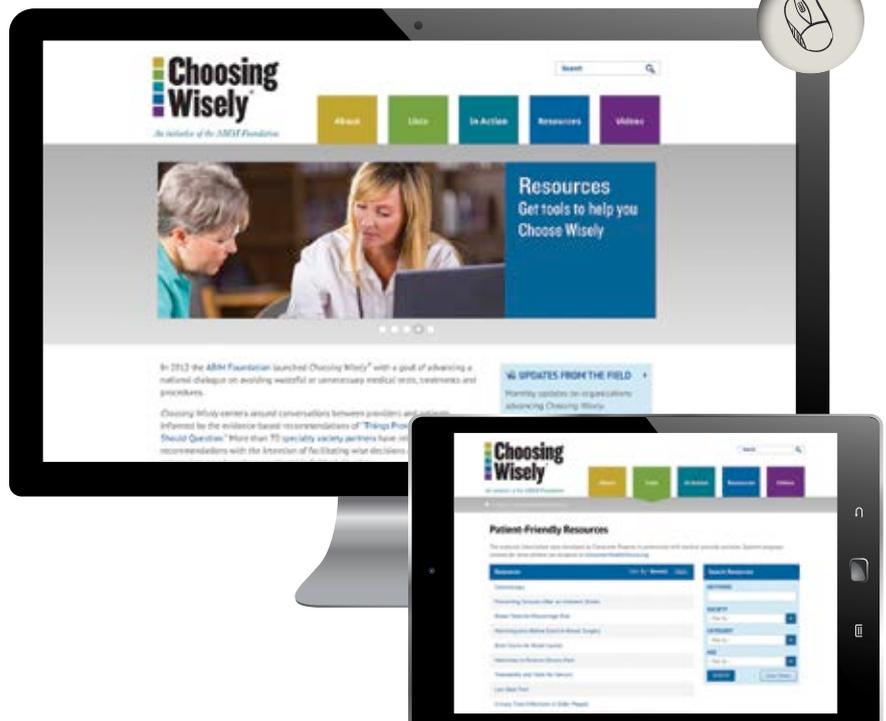
## Helping you to choose wisely

It is becoming increasingly clear in the medical field that we often do more harm by using medicine or receiving treatment in certain situations, where no action would actually have been better for us. But how does one make a call as to when treatment is necessary or not? Shouldn't that be left to one's doctor to decide?

A new organisation, *Choosing Wisely*, helps to promote conversations between doctors and patients by helping patients choose care that is supported by evidence, does not duplicate other tests or procedures already received, is free from harm and is truly necessary.

On their website, *Choosing Wisely* offers a range of information on various conditions and treatments, and specifically covers the things that providers and patients should question and discuss before opting for treatments or tests.

If you would like to empower yourself with information about specific conditions so that you can discuss your treatment or tests with your medical provider, visit [www.choosingwisely.org](http://www.choosingwisely.org) for more information.





## How the DBC Back and Neck Programme can help you



**If you experience chronic back or neck pain, the Scheme's Back and Neck Programme may be just what you need. Not only can you address the root of your problem, but you may also save money!**

### WHAT THE PROGRAMME ENTAILS

The DBC back and neck rehabilitation programme consists of 12 sessions over a 6-week period. The treatment takes place at specific DBC centres (see below). Unfortunately these are still rather limited, but we hope that this list will expand steadily. The DBC rehabilitation concept is validated by clinical data and independent studies published in the medical literature. To guarantee the quality of the concept, the results of each DBC centre are centralised and analysed on a regular basis.

### HOW TO ACCESS THE PROGRAMME

You can access the programme in various ways.

- The Scheme may refer you to the programme if -
  - you request a pre-authorisation for an admission related to back/neck surgery (for example a spinal fusion), pain management (for example a rhizotomy) or specialised radiology (for example an MRI scan), or
  - the scheme's predictive model identifies you as being at risk of a back/neck admission in the next year (if you haven't yet visited one of the accredited centres).

As the list of centres is still limited, the Scheme will only identify and contact members within 20km of a DBC centre and these are the members that we contact, as we often find that members who have to travel more than 20km would decline the Programme.

- Your specialist or GP may refer you to the Programme.

- You may self-refer by contacting the Customer Care line on 0860 100 080, should you experience chronic, ongoing back or neck pain.

### PROGRAMME VS SURGERY - IMPLICATIONS

Apart from the physical trauma of surgery and related anaesthetics, there is also the financial side. Imagine you were advised to undergo spinal fusion, with instrumentation. The average cost of such a procedure would be around R92 000. Together with the associated costs, you would be looking at a total cost of around R123 000. The Scheme may not cover all these costs, and you will have to cover any shortfall. (As an example, a Scheme member recently had to pay around R52 000 from his own pocket to cover the shortfall on his spinal fusion surgery as a result of the member selecting a non-network specialist to perform the surgery.)

By contrast, the cost of the DBC Programme is R9 800, and you will not have to pay any of this from your own pocket.

It is quite clear to see that you stand to benefit significantly by first trying to solve the problem through this Programme.

The Scheme as a whole will also benefit if it can avoid unnecessary spinal surgery claims as far as possible. For this reason there will be a R5 000 co-payment on spinal fusion surgery if you live within a reasonable distance of a DBC centre and declined following this Programme before choosing to undergo the surgery. (This co-payment will not apply to emergency admissions.)

### WHERE ARE THE DBC CENTRES?

There are currently DBC centres in Centurion, Pretoria East, Illovo (Sandton), Secunda, Sasolburg, Cape Town, Durban and Emalahleni. Please call 0860 100 080 for more information.

## Change is coming for Nedgroup Medical Aid Scheme members!

With the implementation of the SAP HCM system, the process of engagement with your medical scheme will also see some changes. The main effect will be that, from 1 August 2015, Medscheme (the Scheme administrator) will be your direct contact for all matters relating to your Nedgroup Medical Aid Scheme membership. Your Benefit Consultant will no longer process any medical scheme transactions on your behalf or handle any queries about your medical aid scheme. Communicating directly with Medscheme can start from the 20 July 2015 for changes to be implemented effective 1 August 2015. We will communicate more about this change in the weeks to come.

# Why it makes sense to use the NMAS specialist network

The key aim of the specialist network is to be able to offer members good quality care, in a cost-effective way. To allow members a wider (but still cost-effective) choice of specialists, and over a greater geographic area, the network was recently changed. Read on to see how you can benefit from using the network...

## IN THE PAST

Up to the end of 2014, the Scheme only included on the network those specialists who had entered into an agreement to charge our members a specific rate.

## EXPLORING THE COST-EFFECTIVENESS OF MORE SPECIALISTS

The Scheme contracted independent consultancy Towers Watson to assess the cost-efficiency of our specialist network. Using data from more than 270 000 hospital admissions, Towers Watson reviewed the global fee profiles of all specialists, using the overall cost of hospital admissions including the hospital, specialists, anaesthetists, radiology and pathology costs.

## HOW THE NETWORK HAS BEEN EXPANDED

Specialists who were already on our network were verified as having an efficient global fee profile, when compared to their peers. In addition, as a result of the work performed by Towers Watson, the network was amended by awarding different statuses to the various specialists.

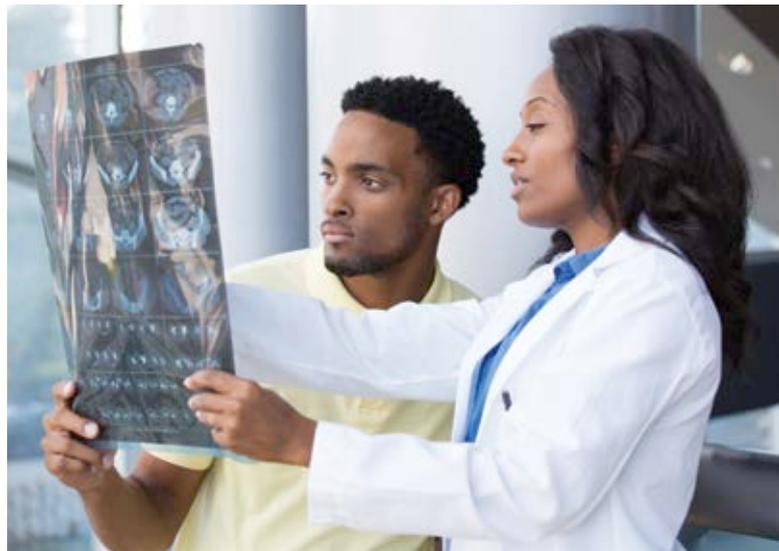
**Any specialist with one of the following three statuses will be regarded as a network specialist:**

- Specialists identified as suitable for the network were added as **"verified"** by the actuary.
- Where the specialist had entered into an agreement with the Scheme, this specialist was confirmed as **"verified"** by the actuary, and their status is indicated as **"verified and contracted"**.
- Where the specialist had entered into an agreement with the Scheme, but their global fee profile was found to be less cost-effective when compared with that of their peers, their status is indicated as **"contracted"** and the contract is under review.

(Specialists who are not part of the network are indicated as "Not on network".)

## WHAT YOU NEED TO DO

If you are planning an in-hospital medical procedure, please remember that you will have to make a co-payment if you choose to use a specialist that is NOT on the network, and that you will greater shortfalls if your healthcare provider charges more than the Medical Scheme Rate (MSR). Use the [Provider Look Up Tool](#) link, or call the Nedgroup Customer Care Centre on 0860 100 080, to confirm the status of any specialist before you decide whether to use them.



## IF YOU PLAN TO USE A SPECIALIST WHO IS NOT ON THE NETWORK

It may be to your advantage to ask for a quote from more than one provider, so that you can make sure you are not paying more than you need to. To form a good idea of what you would have to pay from your own pocket, you can then send your quotes to the Scheme. The Scheme will indicate what will be covered, and at which rates, so that you can plan how to cover the actual amount that will be a shortfall on your procedure.

## WHY WOULD A SPECIALIST NOT JOIN A NETWORK?

Members sometimes receive the impression that a network offers lower quality care, especially if their preferred specialist is not on the network. The reality is that specialists (and especially anaesthetists) are sometimes reluctant to join any network, as they do not want to lower their fees. Not being part of a network would also allow them to charge excessive tariffs for Prescribed Minimum Benefits, as they are able to argue that it is involuntary use of a non-network provider.



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## IN AN EMERGENCY, CALL ER24.

Tell the operator that you are a Nedgroup Medical Aid Scheme member. He/she will prompt you or the caller through all the information needed. (If you are calling from outside the borders of South Africa, dial +27 10 205 3038.)



## Customer Care Centre - taking the time to serve you better



The Customer Care Centre aims to help NMAS members to the best of their abilities, in a friendly and effective way. To ensure that our Customer Care Centre staff remain up-to-date on technical Scheme issues, it is necessary to provide ongoing training. We also believe in acknowledging our staff for exceptional performance. But it is always a challenge to have all our staff together for such events, as the lines have to be manned during office hours.

The Scheme has therefore agreed that these events can take place during office hours, and on specific days of the week, that experience the lowest volume of calls. In this way members are least affected, and we can spend some time to keep the Customer Care Centre staff performing at their peak.

For the rest of the year, the Customer Care Centre will therefore only open at 9:00, instead of at 8:30, on the following dates:

26 June 2015, 31 July 2015, 28 August 2015, 25 September 2015,  
30 October 2015, 27 November 2015, 4 December 2015

### GET READY FOR TAX SEASON

If you want to get a head start completing your tax returns, you can log in on the NMAS member zone (via [www.medscheme.co.za](http://www.medscheme.co.za)) to access your latest tax certificate. Your tax certificate will also be emailed to you. If you are a provisional tax payer, you should receive your certificate by the end of June. If you are a non-provisional tax payer, you should receive it by the end of August.

### CONTACT DETAILS



Administrator	Platinum Plan, Traditional Plan, Savings Plan and Hospital Plan	Traditional Plus Plan
	Medscheme	ONECARE Health
<b>General Enquiries</b>	Tel: 0860 100 080 / 011 671 6833 Fax: 0860 111 784 / 011 758 7041 Faxed accounts: 0860 111 784 Scanned accounts: Current First-Time Claims (including refund claims) <a href="mailto:nedgroup.newclaims@medscheme.co.za">nedgroup.newclaims@medscheme.co.za</a> All claims for services rendered outside the borders of RSA Email: <a href="mailto:foreign.hos@medscheme.co.za">foreign.hos@medscheme.co.za</a> Benefit enquiries: <a href="mailto:nedgroup.enquiries@medscheme.co.za">nedgroup.enquiries@medscheme.co.za</a> Membership enquiries: <a href="mailto:nedgroupregistry@medscheme.co.za">nedgroupregistry@medscheme.co.za</a>	Tel: 0860 103 491 Fax: 021 673 1811 Faxed accounts: 021 673 1811 Claims/scanned accounts: <a href="mailto:nedgroupclaims@onecarehealth.co.za">nedgroupclaims@onecarehealth.co.za</a> Benefit enquiries: <a href="mailto:nedgroup@onecarehealth.co.za">nedgroup@onecarehealth.co.za</a>
<b>ER24</b>	Tel: 084 124 or 0861NED911 (0861 633 911)	Tel: 084 124 or 0861NED911 (0861 633 911)
<b>Hospital Benefit Management</b>	Tel: 0860 100 080   Fax: 0860 21 22 23 or 021 466 1913 E-mail: <a href="mailto:nedgroup.authorisations@medscheme.co.za">nedgroup.authorisations@medscheme.co.za</a>	Tel: 0860 102 183   Fax: 021 413 0512 Email: <a href="mailto:crc@onecarehealth.co.za">crc@onecarehealth.co.za</a>
<b>HIV and AIDS Management</b>	Programme with Aid for AIDS Tel: 0860 100 646/021 466 1700   Fax: 0800 600 773 Email: <a href="mailto:afa@afadm.co.za">afa@afadm.co.za</a> Website: <a href="http://www.aidforaids.co.za">www.aidforaids.co.za</a>   Mobi: <a href="http://www.aidforaids.mobi">www.aidforaids.mobi</a> SMS: (call me) 083 410 9078	Programme with CareWorks Tel: 0860 101 110 or 021 413 1606 Fax: 0860 105 147
<b>Oncology Management Programme</b> (for cancer patients)	Tel: 0860 100 572 Fax: 021 466 2303 E-mail: <a href="mailto:cancerinfo@medscheme.co.za">cancerinfo@medscheme.co.za</a>	Tel: 0860 102 183   Fax: 021 413 0512 E-mail: <a href="mailto:crc@onecarehealth.co.za">crc@onecarehealth.co.za</a> or <a href="mailto:oncology@onecarehealth.co.za">oncology@onecarehealth.co.za</a>
<b>Chronic Medicine Authorisation</b> (PMB and other Scheme-approved chronic conditions only)	ScriptPharm Risk Management Tel: 010 591 0150   Fax: 086 679 1579 E-mail: <a href="mailto:nedgroup@scriptpharm.co.za">nedgroup@scriptpharm.co.za</a> Web: <a href="http://www.scriptnet.co.za">www.scriptnet.co.za</a>	Scriptpharm Risk Management Tel: 010 591 0150   Fax: 086 679 1579 E-mail: <a href="mailto:onecare@scriptpharm.co.za">onecare@scriptpharm.co.za</a> Web: <a href="http://www.scriptnet.co.za">www.scriptnet.co.za</a>
<b>PMB Treatment Plans</b>	Tel: 0860 100 080 E-mail: <a href="mailto:nedgroupapmb@medscheme.co.za">nedgroupapmb@medscheme.co.za</a>	Tel: 0860 102 183   Fax: 021 413 0512 Email: <a href="mailto:nedgroup@onecarehealth.co.za">nedgroup@onecarehealth.co.za</a>
<b>Nedgroup Specialist Network</b>	Tel: 0860 100 080	Tel: 0860 102 183
<b>Website</b>	<a href="http://www.medscheme.co.za">www.medscheme.co.za</a>	<a href="http://www.carecross.co.za">www.carecross.co.za</a>
<b>Self Help Facility</b>	<ol style="list-style-type: none"> <li>1. Dial 0860100 080</li> <li>2. When the following menu is read out, choose option number 1, "For Benefits, Claims and Membership related enquiries please press 1".</li> <li>3. You will then be prompted to enter your membership number, "Please enter your membership number followed by the # key".</li> <li>4. The system will recognise your medical scheme membership number and offer you the appropriate menus.</li> </ol>	
<b>Nedgroup Fraud Hotline</b>	0800 112 811	
<b>Postal address</b>	Nedgroup Medical Aid Scheme PO Box 74, Vereeniging, 1930	ONECARE Health, PO Box 44991, Claremont, 7735
<b>Physical address</b>	Nedgroup Medical Aid Scheme, 37 Conrad Road, Florida North, Roodepoort, 1709	Nedgroup Medical Aid Scheme, ONECARE Health 10 Mill Street, Newlands