

THE GAP



Volume 2, Winter edition



INSIDER

FAMILY-RUN BUSINESS, CUREMED, OUTSHINES COMPETITION WITH BACK-TO-BASICS APPROACH

■ Antibiotics losing effectiveness in every country - HAVE YOUR SAY!

■ NHI becomes law

MORE IN THIS ISSUE>>>

Vaginal Cancer - rare but lethal |
Win a pair of wireless Bluetooth
earphones valued at R2999



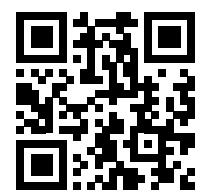
When life happens...

you need a medical aid that's with you every step of the way!

Bestmed Medical Scheme's Maternity care programme provides comprehensive benefits to expectant parents.

Bestmed maternity benefits include:

- at least 6 antenatal consultations at a family practitioner OR gynaecologist OR midwife.
- 1 x 2D ultrasound scan at 1st trimester (between 10 to 12 weeks) at a family practitioner OR gynaecologist OR midwife.
- 1 x 2D ultrasound scan at 2nd trimester (between 20 to 24 weeks) at a family practitioner OR gynaecologist OR midwife.



www.bestmed.co.za

Visit bestmed.co.za or call **0860 333 838**

[Learn more](#)



bestMed
personally yours

© Bestmed Medical Scheme.
Bestmed Medical Scheme is a registered medical scheme (Reg. no. 1252) and an Authorised Financial Services Provider (FSP no. 44058).

CONTENTS



Interview

Independent Counsel is Key to Customer Satisfaction
Family-Run Business, Curemed, outshines competition with back-to-basics approach

2

Opinion

Antibiotics losing effectiveness in every country – WHO
NHI becomes law

6

8

Female Cancers

Vaginal cancer, rare but lethal if left untreated

12

Gap Cover

Why do we need gap cover?

14

Give-Aways

Win a pair of Jabra Elite 8 Active Sport wireless Bluetooth earphones, valued at R2999

15

Sponsorships

My Olympic Journey
2024 TRA Border Icons in Sport (BIS), under-13 primary schools
Soccer Tournament

16

18

Celebrity Golf Challenge

Come Join Us!

20

Compliance Corner

FIC DPI again and online submission of financial statements

21

In Conclusion

On a Lighter Note

22

Connect with us:



Total Risk Administrators



TraTotalrisk



TRA - Total Risk Administrators (Pty) Ltd



@travirtualtrainingacademy1324



@totalriskadministrators



www.totalrisksa.co.za

From the editor

The NHI Bill has finally been signed into Law. So, now what? In our Winter edition, Industry Expert, Andre Jacobs of The Knowledge Hub, shares his thoughts on this controversial matter, outlining what it means for South African citizens who are speculating when and how the NHI will be rolled out and how the new national scheme is likely to impact us.

What we do know, is that doctors are considering leaving the country in greater numbers than ever before. According to an article in The Daily Investor on June 5th, many South African doctors and other health practitioners have said they would not be willing to work under the government's National Health Insurance scheme and are considering emigrating.

Worrisome news for us South Africans, who are already experiencing a shortage in medical skills and services, being compelled to wait inordinately long periods of time to see specialists for our health conditions.

The NHI provides a framework for universal care though a state-run-fund and is likely to ban the private sector from

financing treatment under the plan, however, it would seem government has some way to go before it is able to outline the proposed benefits or find the necessary funds to be able to deliver on its promises.

In the meantime, what we can control, is how and where we invest our hard-earned funds when it comes to medical insurance. What is becoming increasingly clear, is that securing the services of a well-versed broker, amid all this uncertainty and controversy around medical health, could save you time and money. In our exclusive interview with Curemed's Hagop Jaghlassian, he explains why.

We are enjoying your engagement with our polls, and bring you another chance to have your say in this edition, where we tackle the topic of antibiotics and whether they are being overused. Let us know what you think!

Take care and stay warm.

Liana

On the Cover: Hagop Jaghlassian

Editor: Liana Shaw • Sky Publications cc • Cell: 082 851 6777

Head of Design: Simone Anderson • Email: Simone@jdenterpriseone.com



Proudly brought to you by: **TOTALRISKADMINISTRATORS**

Disclaimer: Errors and Omissions Excepted. Terms and Conditions Apply. Total Risk Administrators (Pty) Ltd "TRA" is an authorised financial services provider. FSP No 40815. Products underwritten by: Auto&General Insurance Company Limited, a licensed non-life Insurer & Financial Services Provider Reg No 1973/016880/06. Gap Cover is not the same as, or a substitute for, medical aid and the cover provided thereunder is not the same. Articles and opinions expressed do not constitute advice and may include financial interests.



INDEPENDENT COUNSEL IS KEY TO CUSTOMER SATISFACTION

FAMILY-RUN BUSINESS, CUREMED, OUTSHINES COMPETITION WITH
BACK-TO-BASICS APPROACH By Liana Shaw

With the NHI (National Health Insurance) signed into Law, healthcare is uppermost on everyone’s mind. Speculation and uncertainty surrounding the implementation of the NHI and what it will look like abounds, so there is likely no better time to elicit help from experts in the medical aid field when looking into medical health insurance for you and your loved ones. Which begs the question, do you engage the services of a broker dedicated to one particular medical scheme, or look a little further for an independent opinion?

CEO, Hagop Jaghlassian, explains why independent medical aid brokers have the edge in the marketplace, and what differentiates Curemed from the competition.

Hagop, thank you for taking the time to provide our readers with insight on the complex issue of medical insurance. How long has Curemed been operating in South Africa and what led you to become involved with the company?

The business was started by my father-in-law, 30 years ago, in an effort to offer fellow South Africans premium advice and assistance when navigating the complexities relating to medical health insurance.

I took over the business in 2016 when my father-in-law passed away, in hopes of maintaining the strong legacy he had built up, and steering Curemed into the future.

Since then, the realm of medical insurance in South Africa has evolved and become even more complex, with a myriad of different options available to choose from when it comes to medical schemes and gap cover services. The legalities and regulations governing medical aid in South Africa are constantly changing, which can be confusing for the consumer.

Brokers are mandated to remain on top of these new regulations and requirements and are constantly undergoing training sessions and industry-related courses, in a bid to remain compliant and retain their accreditation status.

Tell us more about the accreditation process. What do brokers need by way of compliance and how often is this required?

As a registered Financial Services Provider (FSP), it is imperative that we comply with the regulatory requirements set forth by both the Financial Sector Conduct Authority (FSCA) and the Council for Medical Schemes (CMS). One of the key obligations is to maintain our status as “fit and proper.” This involves ongoing continuous professional development (CPD) and obtaining the necessary accreditations and training from product providers.

It’s our responsibility, as an FSP and myself as the Key Individual, to ensure that all our Advisors are thoroughly trained and accredited in their respective product categories, specifically Medical

Aid and Gap Cover (Short-term Insurance). This rigorous training ensures that our Advisors possess the requisite knowledge and skills to provide the highest standard of service to our clients.

By fulfilling these regulatory and professional requirements, we uphold the integrity and professionalism of our practice, ensuring that we meet and exceed the expectations of our clients and regulatory bodies.

What differentiates an independent medical advisor from those associated with medical schemes?

Simply put, an independent medical advisor is a professional who specialises in providing assistance to individuals and businesses who are navigating the complex world of medical aid.

Our complete independence, (not being tied to any specific scheme or provider), means we are able to provide advice and make recommendations tailored to the unique needs of our clients.

We only work with reputable schemes that meet our qualifying criteria, and when it comes to which scheme to choose, our health consultants will first conduct a personalised needs analysis based on budget, health status, health requirements and chronic conditions, before presenting a final solution.

In short, we aim to provide our clients with sufficient information and independent advice to make the best possible decision in selecting the best medical scheme for their specific needs.

How many consultants do you currently employ?

We have 40 financial consultants nationally, servicing all the locations in which we are represented. These are a young, dynamic, hardworking bunch of professionals who fit in with our family-run values and business principles. For us, it is all about the long-term wellness of our clients, as opposed to a one-off interaction and solution.

We strive to secure customers for life, which is why we have also broached into insurance products that encompass: Investment Planning; Retirement Planning; Business Insurance; Will & Testament; Savings; Estate Planning; Employee Benefits and Life & Risk Cover.

Our team of financial consultants is well versed in all insurance aspects and is there to guide you through these various important life decisions.

It appears you are now a full-fledged insurance provider, and yet, you continue to operate under Curemed?

Our name is well known and respected in the market. It reflects our core business and pays tribute to the legacy we continue to build upon.

What incentives are in place to attract new financial consultants?

Individuals we seek to attract are team players who are passionate about people, target-driven, display a strong telephone manner, are detail-oriented and self-motivated.

They also need to be analytical thinkers, possess knowledge of all our relevant products and services, understand Compliance in the Financial Sector Conduct Authority (FSCA), exhibit good time management, display good communication skills and be invested in continued development of their skills.

That said, we provide all our new entrants with regular opportunities to improve and build on their current skills and knowledge base, at our expense.

The business is growing at such a rapid rate, that we are currently on the hunt for confident and enthusiastic self-starters who can take initiative, to join our energetic team.

How does your team go about identifying and securing new business?

In the early days, when my father-in-law first started the business, business was sought via door-to-door canvassing, but the onset of the digital age has changed all of that.

Most of our new business is now acquired via word-of-mouth through the digital space.

What do you believe differentiates Curemed from its competitors?

Contrary to the current automation trend permeating across the business spectrum, we have reverted to the age-old approach of 'putting a face to the name'. Personal relationships between our financial advisors and their clients are what continue to drive this business forward. Our clients have come to rely on this personal interface communication business model whenever they need assistance, instead of

being confronted with an automation system that often leaves you feeling frustrated, dissatisfied and unheard.

Consumers are growing tired of automated services. We, at Curemed, understand this. Our motto is simple: Be accessible to the client; make the interaction with the client as easy as possible; and do not confuse them with industry complexities and jargon they cannot be expected to understand.

If you visit our website, you will see the face of each and every one of our consultants. With Curemed, you know precisely who you are dealing with. A simple, but effective strategy that not only allows you to choose your personal consultant, but makes for transparency and accountability.

We also believe strongly in tailor-making our service offering. Not all health needs are the same, and not all medical plans may be suitable. This is what makes an independent broker invaluable, as they are not attempting to steer you towards their respective medical scheme and offerings.

How are customer claims handled?

The last thing on your mind when ill and trying to recover, are medical expenses. Again, we, at Curemed, understand this which is why we offer round-the-clock assistance to ensure customer claims are processed swiftly and smoothly.

Our Specialist Claims Support Team is ready to assist with claim-related inquiries, including but not limited to: General claims; Gap Cover Claims; International Claims; Prescribed Minimum Benefits (PMB) claims.

In addition, our Servicing Requests Team is equipped to assist with a range of servicing requests including: Authorisations; Changes, Chronic Applications, Income Verifications.

Do you provide your customers with value-add products?

Absolutely! Our CureClub, which all clients can join, provides ready access to a 24-hour Crisis Line, legal services, plus our Medidrive service, which, should you not have transportation, will collect you from the medical facility and safely transport you to your home.

There is a perception that going through a 'middle-man' (broker) incurs additional unnecessary costs. How would you respond to this?

As previously mentioned, navigating the complications around the medical health space can be challenging and bewildering, especially with medical health and insurance criteria and regulations constantly changing and evolving. Relying on the expertise of an independent broker can save you time and money, particularly when the time

comes to claim for your medical procedure.

And contrary to popular belief, broker fees are far from prohibitive. For only R95.00 per month, (CureClub standard fee), you gain access to a wealth of benefits, designed to make your life easier.

What about gap cover? Is the Curemed team able to assist in this regard?

Most certainly. Medical gap cover is becoming ever more important. In fact, I would say, it is becoming an essential component of medical health insurance.

We partner with gap cover service providers who share our core values and business principles, and together, we provide our customers with a comprehensive medical insurance product, that caters to their specific medical health needs, whilst also covering any unexpected financial shortfalls, when medical schemes do not cover the medical bills in full.

How do you deal with negative reviews?

To address any negative reviews or feedback, we have established a dedicated Complaints Committee. This team is focused on responding to negative feedback as quickly as possible, ensuring that every client's concern is addressed promptly and effectively.

“Gap cover is becoming an essential component of medical health insurance.”

Our goal is to transform any negative experiences into positive ones. We actively listen to our clients, understand their issues, and work diligently to resolve them. If we can't come to a resolution with our clients, they are able to go directly to the FAIS Ombudsman to further escalate their issue.

Any final words, in closing?

I firmly believe that at Curemed, we put the customer first and that the pledge we take to do this, is not just an empty promise. Our ethos is to walk a financial journey with our clients, every step of the way. This is exactly why our hashtag is **#alwaysthereforyou**.

Curemed is a licensed financial service provider with the FSCA, FSP 44098.

WE ARE HIRING

FINANCIAL ADVISOR SPECIALISING IN HEALTH

- ✔ Strategic advice: Medical Aid, Health Insurance and Gap Cover
- ✔ Client leads and admin support provided
- ✔ Form part of a dynamic sales team
- ✔ Lucrative remuneration structure

REQUIREMENTS

- ✔ Matric / equivalent
- ✔ Recruiting for both Junior and Senior roles
- ✔ FSCA-approved qualification (if applicable). Relevant RE5 regulatory exam for financial services professionals
- ✔ FAIS requirements based on DOFA date (if applicable)



APPLY NOW



“We believe strongly in tailor-making our service offering.”

ANTIBIOTICS LOSING EFFECTIVENESS IN EVERY COUNTRY – WHO ARE DOCTORS TOO QUICK TO PRESCRIBE?

By Liana Shaw

This year, flu-related illness appears to be at an all-time high. Currently circulating in humans are subtype A(H1N1) and A(H3N2) influenza viruses, not to mention the Covid-19 virus, which although endemic, is still active and responsible for a growing number of people being hospitalised with serious respiratory illnesses. People I know are on their third round of antibiotics to treat their symptoms, with little to no improvement. Which begs the question, are antibiotics the correct treatment for influenza-related illness, or are doctors quick to prescribe them in the absence of an alternative?

Did you know that South Africa has one of the world's highest rates of antibiotic resistance, and that most antibiotics are provided in primary care, a lot of them for viral respiratory infections? This, according to the National Institutes of Health (NIH).

Alarming, antibiotics are losing their power to fight infections in every country in the world, says the World Health Organisation. In an article that appeared in The Guardian, WHO warned of 'devastating' consequences and says once-beaten diseases could re-emerge.

Now dubbed a global health threat, antibiotic resistance is estimated to have caused more than a million deaths worldwide in 2019 alone. "Without urgent, co-ordinated action by many stakeholders, the world is headed for a post-antibiotic era, in which common infections and minor injuries which have

been treatable for decades, can once again kill," warned Dr. Keiji Fukuda, the WHO's assistant director general for health security. These miracle drugs have been one of humankind's most important discoveries, and yet, as early as 1945, Sir Alexander Fleming raised the alarm regarding antibiotic overuse when he warned that the 'public demand is likely to bring about an era of abuse'.

Dangers of overuse or inappropriate dispensing

According to the Mayo Clinic, incorrectly prescribed antibiotics contribute to the promotion of resistant bacteria, and that antibiotics should no longer be routinely used to treat infections.

Why is this? According to the NHS, many infections are caused by viruses, not bacteria, so antibiotics are not effective. The NHS also claims that antibiotics are often unlikely to speed up the healing process and can cause side effects.

More alarming still, the NHS cautions that the more antibiotics are used to treat trivial conditions, the more likely they are to become ineffective for treating more serious conditions.

The overuse of antibiotics in recent years has also led to the emergence of 'superbugs', (strains of bacteria that have developed resistance to many different types of antibiotics), and we are seeing a rise in these 'superbugs' across many medical healthcare facilities. Medical experts say their biggest worry is that new strains of bacteria may emerge that cannot be treated by any existing antibiotics.

This has led to both the NHS and health organisations across the world to try to reduce the use of antibiotics, especially for less-serious health issues.

Despite these warnings, people seem to be increasing their reliance on antibiotics, especially during the flu season. So, what is accelerating this? "As doctors, we want to help people feel better. If there's something we can do that will help someone feel better quickly, we want to do that," said Nipunie S. Rajapakse, an infectious diseases pediatrician at Mayo Clinic. "But antibiotics are not always the right treatment, and in many instances, can do more harm than good," she explained.

Rajapakse continued: "Not getting a prescription for an antibiotic may feel unsatisfying for the parents who want their child's illness to be over and done with as quickly as possible, but the problem is the more antibiotics we take, the more likely we are to encourage the bacteria that live in and on our bodies to become resistant to them over time."

According to the Mayo Clinic, some healthcare providers report feeling pressured to prescribe antibiotics, even when they are not appropriate for the infection.

What is the alternative?

According to the Mayo Clinic, many common infections, like ear and sinus infections, may resolve on their own, without an antibiotic, even when caused by bacteria.

They warn that antibiotics should be the last treatment resort in most of these cases, opting instead:

- Give children the recommended dose of acetaminophen, or ibuprofen for their pain and fever while they fight off the infection.
- Use a humidifier to help reduce nasal congestion, cough and sore throat.

- Offer ice popsicles to soothe a sore throat or cough.
- Warm tea with honey can help reduce cough and improve sleep, (however, honey should not be given to children under age 1).
- Use saline rinses or sprays for a sinus infection or nasal congestion.

Prevention is better than cure

The pandemic taught us that prevention is the first line of defence, especially during the winter months, when influenza bugs are circulating.

- Healthline.com recommends:
- Avoid large crowds
- Wash your hands regularly, using soapy water and rub hands together for at least 20 seconds. Rinse your hands and dry with a clean towel.
- Carry hand sanitiser and use when soap and water are unavailable.
- Make a conscious effort not to touch your face (nose, mouth eyes).
- To avoid touching your face, cough or sneeze into a tissue or into your elbow. Throw tissues away promptly.
- Strengthen your immune system by getting sufficient sleep (7-9 hours), maintaining regular physical activity, (at least 30 minutes three times a week) and eating a nutrient-rich diet.
- Talk to your doctor about taking a multi-vitamin to provide immune system support.
- Consider taking the annual flu vaccination.
- Disinfect high traffic surfaces, keyboards, mobile phones regularly, especially if someone in the household has the flu virus.

The one take-away from Covid-19 crisis, was the importance of wearing a face mask. Not surprisingly, this year, I am seeing a growing number of people sporting face masks, especially the elderly and those who are immuno-compromised. This mode of prevention also bears re-consideration, especially in public situations.





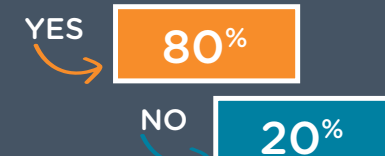
HAVE YOUR SAY...

What are your thoughts on the issue of antibiotics? Do you believe doctors in South Africa are too quick to prescribe?

Take our poll:

☐ Yes ☐ No ☐ Unsure

In our previous issue we asked you to take part in our online survey where we asked if you or a loved one are experiencing ill effects from Covid-19 and/or the Covid vaccine. Here are the results:



NHI Becomes Law – A Framework for the Future

By Andre Jacobs – The Knowledge Hub

The NHI Act has officially been signed into law, marking a significant milestone in South Africa's journey towards universal health coverage. However, it's essential to understand that while the Act is now a law, it functions as a framework piece of legislation. This means it establishes broad principles and outlines the structure of the NHI but does not include detailed provisions or enabling clauses to implement these principles immediately.

The Act's current form has led to criticism due to its perceived vagueness, particularly concerning crucial aspects such as funding, benefits, and operational specifics. This regulatory uncertainty is expected to continue as the finer details of the NHI are developed in the years following the Act's promulgation. Although the President has signed the Act into law, it is not yet promulgated, meaning it does not take effect until further legislative and regulatory steps are completed.

This framework nature of the NHI Act creates a sense of ambiguity. For instance, questions about how the NHI will be funded remain unanswered. The National Treasury will determine the sources of funding, which will include general revenue allocations, payroll taxes, and surcharges on personal income. Yet, the specifics of these contributions and their impact on taxpayers are still unclear.

Additionally, the Act does not define the exact benefits that will be covered under the NHI. This leaves many wondering what services will be available and how the transition from existing medical aid schemes to the NHI will unfold. The lack of detailed operational guidelines also raises concerns about how the NHI will ensure equitable access to healthcare across all regions, particularly in rural areas.

As South Africans, it's crucial to stay informed and engaged as this process unfolds. The path to a fully operational NHI will involve numerous phases, consultations, and potential amendments to address the concerns and needs of all stakeholders. Understanding that the current legislation is just the beginning will help manage expectations and foster constructive dialogue about the future of healthcare in our country.

Legal Challenges Loom Over NHI – Public Participation and Legal Opinions

Recent media reports have highlighted possible legal action from various political parties, Business Unity South Africa (BUSA), and civil society groups against the National Health Insurance (NHI) Act. This potential litigation stems from concerns that the extensive public input on the NHI Bill was not adequately considered before its adoption.

The Portfolio Committee on Health received an overwhelming 338,891 written submissions, with 11,546 citizens attending hearings across nine provinces and 33 districts. These hearings included 961 oral submissions and 114 stakeholder presentations to the committee. Additionally, the committee reviewed three legal opinions. However, conflicting views between the state law advisors and parliamentary law advisors, along with a legal opinion from the Freedom Front Plus, did not deter the committee. Ultimately, the Portfolio Committee on Health, the National Assembly, and the National Council of Provinces adopted the NHI Bill, which was then signed into law by the President.

Given this context, it's understandable why some parties feel their views were not adequately considered, leading to potential legal challenges. Constructive engagement is always preferable to litigation, but if the government refuses to heed wise counsel, legal action might seem necessary. However, it's worth questioning whether a legal solution is the best route. How long will citizens continue to suffer while these issues are litigated?

Is it appropriate for policy decisions to be resolved in court? South Africa's history has shown that negotiated settlements are far more effective than confrontations.

As the debate over the NHI continues, it's crucial to prioritize the well-being of citizens and seek collaborative solutions. Ensuring that all stakeholders' voices are heard and considered can help build a more inclusive and effective healthcare system.

Election Promises vs. NHI Reality – The Importance of Accurate Information

As the election season heats up, we're hearing promises that every citizen will be able to visit any healthcare facility, receive any necessary care, and not pay a cent immediately after the election. While these promises sound appealing, they are not grounded in the realities of the National Health Insurance (NHI) Act.

The NHI Act is a framework legislation that sets out broad principles for universal health coverage but does not define specific benefits. Moreover, the Act explicitly states that the NHI will be phased in over time. This phased approach requires individuals to register before accessing benefits and mandates adherence to clinical pathways and treatment rules. Contrary to the claims, the Act does not permit unrestricted access to any healthcare provider.

Spreading such misinformation does a disservice to the public and undermines the trust citizens have in their leaders and the healthcare system. It is in the national interest to respect citizens by providing accurate, truthful information about what the NHI entails and what to expect. Ensuring that everyone is well-informed will help foster a more constructive dialogue about the future of healthcare in South Africa and pave the way for a more effective and efficient NHI implementation.

The NHI Act – A Framework Fraught with Challenges

Signing an Act to fulfil a promise of a transformed healthcare system, while the NHI Act remains largely undefined, does little to advance the cause. This framework has numerous unresolved issues that were overlooked during the legislative process, serving no immediate practical purpose. The Act's current state implies that it will need to be amended either through lengthy negotiations or by instructions from the Constitutional Court, which could lead to unnecessary delays.

As noted by constitutional law expert Pierre de Vos in his blog "Constitutionally Speaking," it is inevitable that the constitutionality of the NHI Act will be challenged in court. However, he argues that the Constitutional Court is not the appropriate body to resolve policy disagreements about the NHI Act. The Court's role is to review the legality of laws, not to decide whether a policy choice is good or bad. This is a vital distinction as the objectives of the NHI, which aim to eradicate existing healthcare inequalities, cannot be faulted.

The Act proposes the establishment of a National Health Insurance Fund to pay for a list of prescribed medical services. These services will be provided by registered healthcare professionals in both public and private sectors, with reimbursement rates set annually by the Fund. The full implementation of the NHI system could take 10 to 15 years, during

which private medical schemes will be limited to covering services not included in the NHI Fund.

The concerns surrounding the NHI Act are valid, especially regarding its funding and implementation by a government with a history of inefficiency and corruption. Yet, as de Vos argues, the Constitutional Court should not be the venue for addressing these concerns. The NHI Act represents specific policy choices made by the democratically elected government. If the electorate disagrees with these choices, the solution lies in the political arena, not the judiciary.

A recent Sunday Times article reported that the Presidency now seeks to engage with business leaders regarding the implementation of the NHI. This move indicates an acknowledgment of the complexities and challenges that lie ahead. Constructive engagement with all stakeholders is crucial to refining the Act and ensuring its successful implementation.

As we navigate the implementation of the NHI, it's important to remember that the Court's role is limited to ensuring that laws do not breach constitutional rights. It is not to overturn policy decisions made by elected representatives. The NHI Act, in its current form, is a step towards realizing the constitutional right to healthcare, but it is just the beginning of a long journey.

Take Action Now: Safeguard Your Healthcare Coverage Amidst NHI Uncertainty

We have witnessed the signing of the NHI Bill into law and the formation of the Government of National Unity (GNU). At the time of writing this newsletter, the implications of the GNU on the NHI Act remain uncertain. However, it is clear that we need a transformed healthcare system.

It is widely recognized that the current wording of the NHI Act presents challenges, and legal contests are likely to succeed. Nevertheless, many South Africans struggle to access quality care in the public sector, while those with medical scheme coverage face increasing difficulties in affording their plans. Additionally, medical scheme members are experiencing a greater burden of cost-shifting from the schemes themselves.

Strengthening both the public and private healthcare sectors may offer temporary relief, but what we truly need is a comprehensive transformation of our healthcare system. This transformation should move away from an expensive, inflationary curative model toward a preventative healthcare approach. Achieving this will require dedication, hard work, and innovative healthcare policy design and implementation.

As lawyers and politicians engage in battles within the courts and the corridors of parliament, medical scheme members must take proactive steps to safeguard their healthcare coverage. It is imperative for members to retain their medical scheme cover and consider taking Gap cover to bridge any potential shortfalls. Additionally, members should take action to ensure that they use their medical scheme efficiently, maximizing their benefits and minimizing out-of-pocket expenses.

Total Risk Administrators (TRA), serve as a Gap Cover provider for medical scheme members and fully support the principle of universal healthcare for all South Africans. We recognise that there are varying perspectives on the development of such a healthcare system, with benefit packages and funding being critical components in achieving these goals. The opinions expressed in the above article are those of an independent commentator and do not reflect the views of TRA's management or shareholders. This article is intended to encourage further discussion within the healthcare sector.

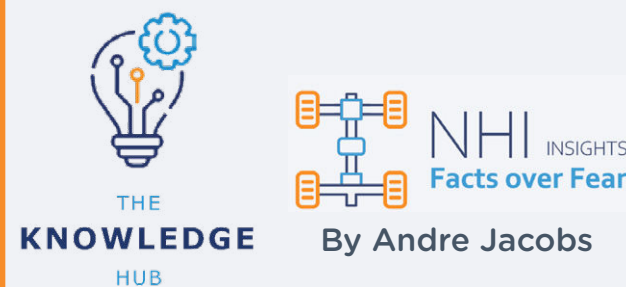
Navigating the complexities of medical scheme coverage can be challenging, but it is essential for maintaining access to quality healthcare. By staying informed about the benefits and limitations of their medical schemes, members can make informed decisions that best suit their healthcare needs. This proactive approach will help mitigate the financial impact of medical expenses and ensure continuous access to necessary medical services.

While the journey toward a transformed healthcare system continues, individual actions play a crucial role in navigating the current landscape. Medical scheme members must remain vigilant, informed, and proactive in managing their healthcare coverage, ensuring they are well-prepared for the changes that lie ahead.

Conclusion

As South Africa embarks on this transformative journey with the National Health Insurance (NHI) Act, or any amended legislation in future, understanding its implications, challenges, and potential is crucial for every citizen. We will hold a series of seminars, "NHI Insight: Facts Over Fear," which aim to equip you with the knowledge needed to navigate this new healthcare landscape confidently. By addressing common myths, presenting factual information, and fostering an environment for constructive dialogue, we hope to dispel fears and provide clarity.

Join us to explore the NHI Act in depth, understand its framework, and engage in meaningful discussions about the future of healthcare in South Africa. Your participation is vital in shaping a healthcare system that serves all South Africans equitably.



Special offer to TRA brokers and members: Attend the NHI Insights: **Facts over fear seminar for free**

1. Log on to: <https://theknowledgehub.co.za/nhi-facts-over-fear/>
2. Select when you want to attend
3. Check out and use the voucher code TPC . (This gives you a 100% discount.)



Join the Platinum Club: Elevate Your Business!

Discover Insights Enhance Client Service Propel Growth!

At the Platinum Club, we tackle the industry's critical issues, providing answers to help you grow your business and better serve your clients.



WHY JOIN?

- **Targeted Discussions:** Share your key points in advance to focus on what matters most.
- **Expert Insights:** Learn from industry leaders and peers.
- **Actionable Strategies:** Implement practical advice immediately.
- **Earn CPD Points:** Receive 18 CPD points for 2 CPD cycles.



*Your business quality reflects
the quality of your questions.*

Special Offer:

Email the code 'TRA' by 31 August 2024, and receive a **30% discount** on your membership.

andre@medicalschemesexplained.co.za



Don't miss out! Join us at the Platinum Club and transform your business!

VAGINAL CANCER, RARE BUT LETHAL IF LEFT UNTREATED

Are you experiencing abnormal bleeding? There could be many reasons for this, but one could be the presence of a cancer that forms in your vaginal lining. Although rare, (around 1 in 100 000 women will be diagnosed with this particular cancer in their lifetime, according to the Cleveland Clinic), vaginal cancer can be lethal if left undetected, as it can spread to other parts of the body.

The most common form of vaginal cancer (accounting for almost 90 percent of all cases), is Squamous cell carcinoma. What makes this cancer particularly difficult to discover is that it does not always cause symptoms, other than bleeding (unrelated to menstruation). Infrequently, it can manifest in vaginal discharge that is watery, bloody or foul-smelling, pain during intercourse, painful urination, constipation, pelvic pain or a noticeable mass on the vagina.

Who is at risk

Researchers cannot say with any certainty what causes vaginal cancer, but as with cervical cancer, there seems to be a relationship between vaginal cancer and high-risk strains of HPV (Human papillomavirus). According to the Cleveland Clinic, this was determined through studies which showed that many people diagnosed with vaginal cancer, had also tested positive for antibodies associated with the types of HPV linked to cervical cancer. Women who have HPV and are over 60 years of age, are most at risk for developing vaginal cancer.

Do not neglect your screenings

Regular pap smear tests and pelvic exams are the only way to be sure. Should your healthcare provider find abnormal cells, you may need further tests, such as a colposcopy (in this procedure, a lighted instrument called a colposcope is used to look for abnormal cells in the vagina and cervix), and/or a biopsy, (tissue samples are taken to the lab and tested).

Advanced cases

In advanced cases where the cancer has progressed, radiation and/or chemotherapy are effective treatments, alongside surgery, which can include the following: wide local excision – removal of the tumour together with some of the healthy tissue around it; vaginectomy – partial or full removal of the vagina, depending on the size and location of the tumour; pelvic exenteration – removal of multiple organs from the pelvis, including the bottom part of the colon (rectum), bladder, uterus, cervix, vagina, ovaries and nearby lymph nodes. Surgery is considered in cases where the cancer keeps recurring.

Managing the costs

Radiation and chemotherapy treatment for cancer is very expensive, let alone any further intervention that may require surgery. If diagnosed with this, or any other type of cancer, the last thing on your mind should be finding ways to meet these costs. Medical aid cover is crucial, especially as one ages, but sadly, it is not enough. Not even the most comprehensive medical scheme product is likely to cover the treatment/s in full.

The only way to safeguard yourself is to take out additional cover. Contrary to popular belief, you can get gap cover which is relatively inexpensive. Take the Female Cancer Cover from Total Risk Administrators, which retails from only R130.00 per month, and covers a range of female cancers, including vaginal cancer. A small price to pay for peace of mind. Of course, prevention is always better than cure, so regular screening for female cancers cannot be emphasised enough.

Ladies, do not neglect your regular screenings! According to the Mayo Clinic, vaginal cancer that is diagnosed when it is confined to the vagina has the best chance for a cure, because when the cancer spreads beyond the vagina, it is much harder to treat.



Let's Take Care Vaginal Cancer

As we continue our Let's Talk Health series, Liana Shaw shares some information about a topic that affects more women than we realise: Vaginal Cancer.

[Click onto our podcast for the details.](#)

PODCASTS



Why do we need GAP COVER?



There is a difference between what Medical Aid Scheme members receive back from their funds and what their doctors are charging them, especially for in-hospital treatments. This difference could run into tens of thousands of rands. Gap Cover is an insurance product designed to cover that medical shortfall.

Example of how gap cover can help with the costs of a tonsillectomy!

MEMBER OWES R10 000	MEMBER STILL OWES R3 000	MEMBER OWES R0
DOCTORS ACCOUNT	THIS CREATES A SHORT FALL OF R3000 WHO WILL PAY THIS?	GAP COVER INSURANCE POLICY WIL COVER THE SHORT FALL OF R3000
	MEDICAL AID REFUNDS 100% OF SCHEME BENEFIT WHICH IS R7000	MEDICAL AID REFUNDS 100% OF SCHEME BENEFIT WHICH IS R7000

AND THE WINNER IS...

Debbie Van Zyl was the winner in our latest Digimag competition and here she is receiving a symbolic cheque for a Clicks voucher to the value of R2500 from our Head of Communications, PR and Training: Warren Gates.



WIN a pair of
Jabra ELITE 8 ACTIVE
Sport wireless
bluetooth earphones,
valued at
R2999!

To enter, go to

www.totalrisksa.co.za/care

and answer the following question:

How many
Uber trips per
policy per year
can a policyholder
get via the TRA
Assist mobile
app?

Powered by:



www.totalrisksa.co.za

Click [HERE](#) to read the terms and conditions.





Matt Sates, the Olympic swimmer sponsored by Total Risk Administrators (Pty) Ltd (TRA), spoke to Warren Gates, Head of Communication, Training and Public Relations, on his preparation for the Olympic Games, taking place in Paris, in July of this year.

Warren: Hey Matt, I must say, you look in top shape. Post Covid must be one of the hardest periods for any Olympic athlete hoping to be prepared.

Matt: Yes, Warren, we all went into the Tokyo games undercooked because of the long hard lockdown we experienced here in South Africa, and here we are, barely two years later, at another Olympics. Preparing for the games is probably, for most athletes, an eight-year cycle, with key competitions as milestones to judge where you are at a point in time. We had no competitions during the entire Covid period and had to play catch up, not only in training schedules, but with local and international competitions too.

We had our last World Championships in Doha in February of this year, where I was not at my best. With our National Championship in Port Elizabeth in April shortly after the World Championships to push A-Qualifying times for the Olympics, this meant I really had to dig deep.

Nevertheless, the Olympic Games is the dream of any elite athlete, and I am delighted to be representing our country at this year's games.

Warren: You are training out of Pretoria these days with several of our top swimmers at the High-Performance Centre. Do you change any of your training regimes post swimming South Africa's National Championships?

Matt: My coach is driven by excellence, and we always look for technical areas in my strokes to improve. I was feeling really good at the SA Champs and the competitiveness of one of my counterparts was probably at its best. This in fact brings out the best in any athlete. We are the best of friends and compete at training but even more so at competitions.

Warren: What are the next steps now in preparing for the games?

Matt: It is high winter season in South Africa and I try my best to isolate to avoid catching a flu bug. So, it is pretty much training at home. The team will shortly go into camp and the athlete's village in France, with the bigger team representing our country. It has become a psychological game to stay focused on the task at hand. The objective at hand, of course, is representing South Africa and chasing those podium level swims.

Warren: Yes, we would like to see you on the podium and we are rooting for you and all our other athletes. The TRA team is extremely proud of you and we, as every South African does, want to wish you and your teammates the very best for the summer games in Paris.

Matt: Thank you Team TRA, it means a lot to me personally, and I know to my teammates as well, to have everyone in the country behind us.

MY OLYMPIC JOURNEY

By Matt Sates

Matt Sates, TRA's sponsored swimmer, with our Chief Commercial Officer Alan Fritz, after a successful SA Champs campaign, where Matt raked in his fair share of medals. Well done Matt!



FINAL WRAP UP:

2024 Total Risk Administrators (TRA) /

Border Icons in Sport (BIS)

Under-13

Primary Schools

Soccer Tournament

What an awesome finals day at the North End Stadium, East London. The standard of football was very high and great to watch. Thanks to the principal of St John's Road Primary School for allowing the entire school to attend the early morning matches. At one point, the crowd even grew to 1400! It was a significant gesture in providing that spirit and support for our event.

In the end, the final match in the TRA / BIS primary schools soccer tournament was a close and keenly fought contest with Aspiranza Primary School edging out St John's Road by 2-1 and scoring a late winner.

Earlier, in the semifinals, Aspiranza had accounted for Nontuthuzelo Primary School, while St John's Road had prevailed over Buffalo Flats Primary School in a nail biting penalty shootout. These two losing teams had one more chance for redemption when they played for the bronze medal, with Nontothuzelo Primary taking it.

Throughout the day, the remaining 8 teams that did not make the semifinals, played for tournament positions and those matches were also played with fierce competitiveness.



Main photo: The winning team: Aspiranza Primary School celebrating with their winner's medals.
Above: Aluve Ntwana and his proud mother. Aluve is our player of the tournament and will be attending a training camp in Italy with renowned football club Napoli FC.

All of the matches were streamed live via the Supersport Schools mobile app, and we acknowledge their contribution in making the event accessible to so many that were unable to attend.

Trophies were awarded as follows:

- Tournament Winners and inaugural holders of the TRA / BIS CUP: Aspiranza Primary School
- Goalkeeper of the tournament: Luthango Tyeni
- The Golden Boot for the leading goal scorer of the tournament: Garren Meintjies
- The overall Player of the Tournament and winner of the biggest prize - which is the chance to attend a training camp at Napoli FC, the famous Italian soccer club: Aluve Ntwana. (This package worth R100k was graciously donated by Munya Maraire, CEO of World Wide Scholarships and decided upon by Fabrizio Picaretta.)

In addition, a training squad of 30 players were chosen for further development and a chance to potentially play in a special event on Youth Day - 16th June.

We also take this time to thank BIS, the tournament LOC, the Stella Jessie Esbend (LFA) and Saints FC, the local municipality and all those who assisted on the day. It would have been impossible without everyone's input, including our dependable and reliable TRA suppliers NBA Printers, Blacksourcing and Lovethegame.

The biggest thanks must be reserved for ALL of the players, coaches, schools, parents and last but not least, the local East London community for supporting this tournament the way they did.

All we can say is: Bring on 2025!



Losing finalists St John's Road Primary School



Bronze medals winners Nontuthuzelo Primary School.



Our 4th place team Buffalo Flats Primary School.



Alan Fritz from TRA / BIS (right) and WWS talent scout Fabrizio Piccareta

Sponsors included MobiMed, Aquelle and Fazels Gourmet Foods.

TRA, through our involvement with Border Icons of Sport (BIS), have signed a 5-year deal to be the headline sponsor for the **TRA/BIS Celebrity Golf Challenge**.

Simply put, this is for a great initiative – the proceeds go towards developing sport amongst our youth. Our entire team is looking forward to this inaugural event!!

COME JOIN US!

The 2nd CELEBRITY GOLF CHALLENGE

When: 1st August 2024

Where: Country Club Johannesburg – Woodmead Course

Shotgun start 11h00, 4-ball alliance, 2 scores to count

R8000 per fourball includes green fees, carts, goodie bag, golf shirt, gala dinner and prizegiving

All in aid of sports development in our community



TRA
www.totalrisksa.co.za

COMPLIANCE CORNER



FIC DPI again and Online Submission of Financial Statements

The FSCA, as one of the appointed supervisory bodies of the FIC, has once again issued a Directive to Provide Information specifically for those FSPs registered as accountable institutions with the FIC. It is accessible on the FSCA e-portal and must be completed by the Key Individual with the help of the entity's money laundering officer. The questionnaire is similar to that done previously and aims to assess the accountable institutions practices with respect to implementing the FIC Risk Management and Compliance Programme.

The FIC has made available Draft PCC 121A which provides guidance on the definition of beneficial ownership and the practical application of section 21B of the Financial Intelligence Centre Act (FIC Act). This draft was out for consultation until the 21st of June 2024.

With the FSCA's move to a paperless environment, FSPs are reminded that submission of financial statements can only be done on the online e-portal. Should you have any financial soundness queries, reach out to us at compliance@nfsgroup.co.za

Brought to you by  **NFS GROUP**



NEWSFLASH!

National Treasury recently released their demarcation press release which contains, amongst others, the legislated figures applicable to the maximum amount we can cover per insured person per annum. This figure is R210 580.

[CLICK HERE TO READ MORE](#)



ON A LIGHTER NOTE...

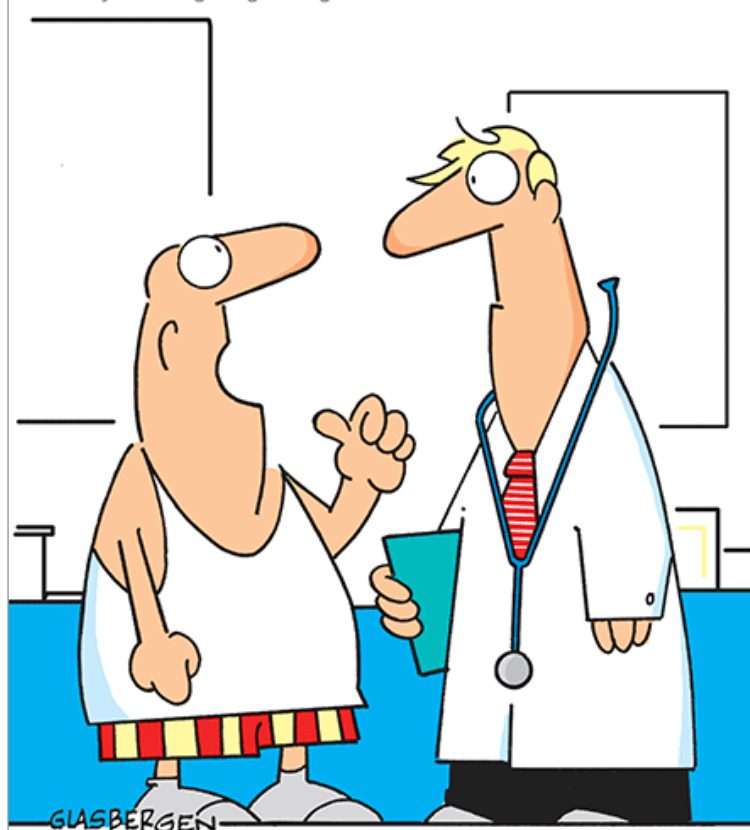
A doctor tells his wife, "You're a terrible cook, you spend too much money, and you're a lousy lover!" Two weeks later, he comes home to find her making out with his partner. "What's going on here?!" he demands. "Just getting a second opinion," she replies.

— Submitted by Deborah Axelrod, MD, New York University Perlmutter Cancer Center

"Did you hear what happened to Mel?" ... one friend said to another. "He was seeing his doctor for six months because of chest pains and shortness of breath. Last week, he dropped dead from cancer." "That's terrible," says the other friend. "Well, I told him a hundred times to go see my doctor." "Is he any good?" "Good? He's the best! If he treats you for heart problems ... you'll die of heart problems."

— Submitted by Steven Lamm, MD, NYU Langone Medical Center

© Randy Glasbergen / glasbergen.com



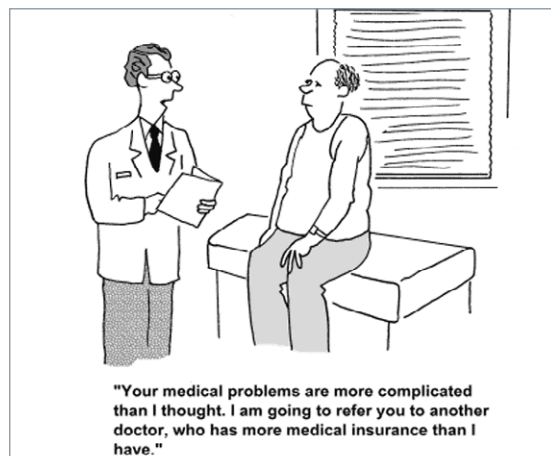
"I could be a healthy person if you'd stop finding things wrong with me!"



"Please don't pray for healing. If it works, your insurance won't know who to reimburse and it messes up our accounting system."



"Billy and I are playing doctor. So far, I've kept him waiting three hours."



"Your medical problems are more complicated than I thought. I am going to refer you to another doctor, who has more medical insurance than I have."



TRA
TOTALRISKADMINISTRATORS

Fast claim
turnarounds,
affordable
policies and #1
on Hellopeter,
**TRA sets the
standard!**

Get covered
from **R99 p/m.**

