

THE GAP



Volume 2, Spring edition



INSIDER



**MIP HOLDINGS
NOW COVERING
24 MILLION LIVES
IN SOUTH AFRICA!**

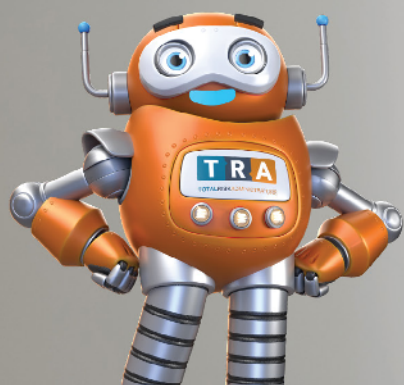
- Allergies vs Common Cold – how to tell.
- Refer and Earn!

**MORE IN
THIS ISSUE>>>**

TRA/BIS Golf Challenge
raises 20k for charity | Win a
nutribullet PRO 900W high
speed blender

Extra support included!

Did you know our Female Cancer Cover **includes** access to TRA Assist?



*T's and C's Apply.

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From the editor

As I write this, the sweet scent of the jasmine bush blooming outside my window, reminds me that spring brings with it the promise of renewal. After months of cold weather and barren landscapes, this season brings new growth and life, symbolising hope for a better future and a fresh start.

But, this time of year is not always pretty for those who suffer from allergies and hay fever. My Opinion Piece explores this common health hazard in some depth, offering expert medical advice on the common cold versus an allergy and how to tell the difference between the two. As has become customary, we invite our readers to participate with your thoughts on this, via our interactive poll, so don't forget to have your say.

Our exclusive interview showcases a talented South African entrepreneur who pioneered one of the most successful technology companies this country has ever seen, one now responsible for more than 24 million South African lives. The story of Richard Firth and MIP Holdings makes for inspiring reading.

Equally noteworthy is the TRA/BIS Celebrity Golf Challenge, which took place in August and was supported by some of South Africa's best-known names in sport and entertainment. Turn to page 12 to see who was there and the worthy cause the money raised was donated to.

And, of course, no edition of The Gap Insider would be complete without bringing you the latest updates and new offerings TRA continues to develop and innovate for its policyholders, so catch up on the new Travel Benefits and read all about our Referral Fee Benefit that could earn you some cash.

We love giving things away, so in the Spring edition, we provide our readers with another opportunity to win a copy of *Making Lemonade*, a compelling memoir depicting my own personal road to healing, following a dysfunctional childhood. Please email liana@satreads.com. The first reader to reach out will receive a free, signed copy of the book.

Plus, with summer fast approaching, which calls for refreshing juiced fruit and smoothies, we are giving away a nutribullet PRO 900W high speed blender, so do not forget to enter our quarterly competition.

Liana



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At the heart of every successful business today is the successful implementation of Information Technology (IT). Software engineers spend copious periods of time designing and tailor-making the ‘perfect programme’, for a wide range of companies and market segments. Traditionally priced as a one-off purchase fee, these programmes can range in the millions, and yet, businesses are prepared to lay out the investment, or risk the prospect of being left behind. But what if there was a way to acquire these necessary IT products and systems without breaking the bank? Fortunately, there is.

Enter MIP Holdings, a South African company whose client base exceeds 24 million people across the country. Founded by a set of ambitious pioneers some thirty years ago, MIP has become a leading force in the market, providing companies within the healthcare, insurance and Fintech spaces with a unique leading-edge solution to operate their businesses.

We pinned down one of the company’s original founders, Chairman and CEO, Richard Firth, to get the lowdown.

.....
Richard, fill us in on your career path. Have you always been an IT man?

For the bulk of my working career, yes. A computer programmer by profession, I started out as a teller at Barclays, where I underwent an aptitude test that indicated my faculty in technology. Barclays (FNB) sent me on a four-month course, after which I was transferred to the ITT Department.

My experience within the banking sector coupled with several years in central distribution for retail for the likes of Woolworths, Makro and OK Bazaars, held me in good stead for the challenges that lay ahead in building and growing the MIP brand.

What did your tenure with these central distribution retailers entail?

I was assigned to the design team in charge of their central distribution for fruit which required writing specific highly technical systems to manage the varying temperatures required during transportation of these fresh perishables to their warehouses and respective stores. The system was instrumental to their success, and remains in place to this day.

What came next?

A friend of mine was running a small IT company – with a staff force of four – and was looking for someone to run it, so he could concentrate on the technical aspects of the business. I accepted his offer, and that is how MIP was born. Today, we are recognised as a leader in our field, with offices in Johannesburg and Cape Town and a staff force that has mushroomed to 600 people across the country.

Impressive Richard. Tell us more about the products and services you offer.

MIP was officially established in 1994, originally catering for the healthcare space, (medical aid), and eventually evolving into retirement annuities, lending and life insurance. Our ability to stretch across these different segments (risk plus investment), is unique and the reason for our success.

In addition, there is no capital outlay required when signing up with us. Instead, we charge a per member or per policy per month fee which makes for a symbiotic relationship between us and our clients, as the only way for MIP to increase its turnover is for more members to join these schemes.

Not only does this predictive business model preclude the need for a considerable capital outlay, it allows companies we work with to prepare their budgets and forecasts accurately, as their monthly fee is firmly aligned with MIP’s monthly billing and will not deviate.

Our commitment to our clients is to keep the system current and up-to-date and to provide them with new releases containing functionality like data integration, WhatsApp and AI every three months, which is largely unheard of in the market.

Big corporates have a tendency to purchase software products from huge multi-national

MIP HOLDINGS NOW COVERING 24 MILLION LIVES IN SOUTH AFRICA!

RICHARD FIRTH ON UNIQUE BUSINESS MODEL THAT PROPELLED COMPANY TO THE TOP By Liana Shaw

companies that, apart from their inflated perception in the market, are costly and offer no flexibility or agility. Moreover, within a few years, these systems will need to be replaced, requiring yet another capital outlay.

Conversely, we choose to align with entrepreneurial companies that are nimble, agile and flexible in their approach to business, TRA being a prime example. We remain closely involved in their business, supporting them in developing new products, which is equally beneficial for us.

Over the years, we have seen that risk-sharing is the correct model for clients in the healthcare space, with again, TRA serving as a great example of what can be achieved. TRA started out with around 2 500 members. Today, they are hugely successful with more than 35 000 policyholders on their books.

Other companies we are currently working with, such as Hollard, Sanlam, PPS, Profmed, Key Health, Genesis, Umvuzo, Capitec Life and Investec Life, currently, to name but a few, are generating similar results.

More recently, there has also been a shift in the country from raw medical aid, (due to high costs), over to medical insurance. Not many medical aid providers are prepared to transcend into this space due to the vast differences in management and operation, but MIP is actively involved in this budding sector with the likes of Dischem, Netcare and others.

Where MIP is different and unique, is that we stretch across all three segments – healthcare, risk and investment. It is our knowledge across all three of these disciplines that has made us successful.

What are your thoughts on the NHI?

My view is that government would do well to embrace the entrepreneurial pool that exists

“We choose to align with entrepreneurial companies that are nimble, agile and flexible in their approach to business.”

in South Africa, and to allow the business community provide guidance on aspects such as financing and the risk elements that surround the development of the NHI. There is a false perception on the part of government that the private sector does not welcome change, but this is not the case.

Government is attempting to mimic the badly run NHS philosophy running in the UK which will not work in South Africa. And if truth be told, it is not working all that well in the UK either.

I would dearly love to see a greater level of collaboration between our government and business. Only then, do I believe, we would come up with a viable implementation solution for the NHI.

As for MIP, we already have a system available to assist with the implementation of the NHI built with the uniqueness of the South African environment.

What would you say is the biggest challenge MIP faces?

Lack of skills remains a concern. Software engineers are born, not studied. The human brain is either wired that way, or it is not. This is not to say, that software design is a measure of intelligence or capability, but the skills required to do this job require a particular mindset.

We developed an internet game (essentially a software design programme), which helps us to identify individuals with these particular skills, without them even being aware that their performance is being measured. Should someone come through with the right criteria, and following an arduous selection process that entails psychometric testing, interviews and other selection criteria, we then approach them and offer a three-year agreement plus salary, in a bid to introduce them to the various healthcare and investment concepts involved. It takes about two years before they are ready to begin working, so this is a huge investment on our part, as you can imagine.

Thus far, 600 people have been through this lengthy internship process, of which 450 are still working at MIP.

It is important for South Africa to build technologists. Unfortunately, not everyone around the country has access to technology, despite the urgent need for ubiquitous internet access. Hopefully, our newly-established Government of Unity will be able to make a difference, we need something like Starlink to create ubiquitous access to all South Africans.

We believe you are also advocates for the TEARS Foundation. Tell us more about your involvement.

We care passionately about bringing an end to gender-based-violence, so for us, partnering with the TEARS Foundation was an obvious choice. Using our skills base, we can track and trace the perpetrator, the survivor, as well as the police officer in charge of the case. Plus – via the Call Centre – we provide the social worker with a heads-up on the kind of information that is required for Court.

MIP is committed to fulfilling its social responsibility. At the same time, we do not believe in simply throwing money at the problem. We want to see how the money will be used and how we participate to make a difference.

Currently, we fund the platform the Tears Foundation use to look after more than 180,000 survivors in the last 12 months alone!

Where to from here for MIP Holdings?

We are expanding into Africa, and eventually into Europe. We are already responsible for around 80 percent of Botswana’s healthcare

“We care passionately about bringing an end to gender-based violence.”

market and are in discussions with companies in Tanzania that are keen to build a social security system, in a bid to create digital citizens – an ambitious project and one that we are excited to be a part of.



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Future-proof your business with MIP's cutting-edge fintech solutions

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Enhance your employee productivity and improve your customer interactions with our state-of-the-art **Digital Engagement Platform**, driving a differentiated customer experience.

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ALLERGIES OR COMMON COLD - HOW CAN YOU TELL?

By Liana Shaw

Spring is in the air and people are stocking up on anti-histamines, in anticipation of the higher levels of pollen in the air. Hay fever is an unwelcome reality for many, causing an array of unpleasant symptoms, from sneezing, watery eyes and runny nose, to wheezing, coughing and even stomach pain. But, the common cold mimics many of these symptoms, making it difficult to detect whether you are suffering from allergies or a head cold.

Common allergies can be divided into three main categories: food, indoor and seasonal. And let's not forget allergic asthma - which although not a type of allergy - is considered a related condition.

Seasonal Allergies: Seasonal allergies (seasonal allergic rhinitis or hay fever) are prevalent during specific seasons, like spring or autumn. Pollen is usually at the heart of seasonal allergy symptoms, with tree, grass and weed pollens as the most common culprits to trigger an allergic reaction.

Asthma is triggered or made worse by allergens, with exposure to allergens, like pollen, pet dander and mould, which may increase symptoms and bring on an asthma attack in people with allergic asthma.

Indoor Allergies: Indoor allergies can cause year-round symptoms. Your home could contain plenty of hidden allergens, including animal dander, dust mites, mould and cockroaches.

Food Allergies: In food allergy-related immune system reactions, the immunoglobulin E (IgE) antibodies in your immune system recognise an otherwise harmless food like eggs or nuts, as a threat. The 'big nine' of food allergens that cause the majority of reactions are: milk; eggs; peanuts; tree nuts; shellfish; fish; wheat; soy and sesame.

**An allergy towards a food product is potentially serious as it could cause anaphylaxis (a life-threatening condition requiring immediate medical intervention).*

An allergy of any kind begins when your immune system mistakes a normally harmless substance for a dangerous invader. This causes the immune system to produce antibodies that remain on the alert for that particular allergen. When you are exposed to the allergen for a second time, these antibodies can release a number of immune system chemicals, such as histamine, that cause allergy symptoms.

Conversely, colds are caused by your immune system's response when you catch a virus. Some symptoms of colds and allergic reactions are the same, such as runny or stuffy nose, and sneezing. Fatigue can also be present with both colds and allergies.

However, there are differences. People with seasonal allergies almost never have a sore throat or a cough,

unlike viral infections that are likely to cause these symptoms. Also, people with seasonal allergies do not typically have a fever, whereas those with a cold often do. And, with a seasonal allergy, you may notice puffy eyelids and dark marks under your eyes.

Perhaps the most common difference, according to the Mayo Clinic, is that colds usually do not last longer than 14 days whereas seasonal allergies may last several weeks.

Seasonal allergies can be treated with a nasal saline rinse, antihistamines or nasal steroid sprays, and avoiding exposure to allergens where possible.

To treat colds and flu, <https://newsinhealth.nih.gov> advises to get plenty of rest and drink lots of fluids, as well as pain relievers such as aspirin, acetaminophen, or ibuprofen to reduce fever or aches.

Testing for allergies

Health practitioners often advise patients to take Specific IgE blood tests that can help identify sensitisations to many common allergens, but these do not always provide the clarity you are looking for.

Case in point: When I took the blood test some years ago, the results came back indicating a high allergic reaction to a particular allergen. Whether this was due to a seasonal, indoor or food allergen was unclear, so I was advised to take the pin-prick test used on the skin to test for various allergic substances. Nothing came up. To this day, the source of my allergic reaction remains a mystery.

Do you suffer from allergies, whose source remain unresolved?

Symptom check: Is it a cold or allergy?

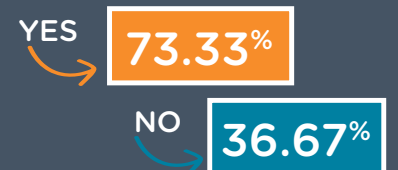
Symptom	Cold	Allergy
Fever	Sometimes	Never
Itchy eyes	Rarely	Usually
Sore throat	Usually	Rarely
Sneezing	Usually	Usually
Tiredness	Sometimes	Sometimes
Runny nose	Usually	Usually
Stuffy nose	Usually	Usually
Cough	Usually	Sometimes

HAVE YOUR SAY...

Are you an allergy sufferer? ☐ Yes ☐ No
Has the cause of your allergy been correctly diagnosed? ☐ Yes ☐ No

Take our poll

In our previous issue we asked you to take part in our online survey where we asked what your thoughts are on the issue of antibiotics and if doctors in South Africa are too quick to prescribe. Here are the results:



ROADGUARD SECURITY ASSISTANCE, TRAUMA COUNSELLING AND MUCH MORE!

South Africa has one of the highest crime rates in the world, so the last thing anyone would want would be to break down on the side of the road. Thankfully, TRA policyholders have peace of mind that should this ever happen to them, they do not need to wait it out alone.

Our **Roadguard security service**, accessed via the TRA Assist mobile app (press the Panic button in the app), powered by MobiMed, utilises the services of CASI, one of the largest security networks in South Africa. CASI has access to more than 200-armed response companies nationwide. In the event of a breakdown, the best-located security provider is immediately dispatched to respond to the policyholder and their family, and to wait with them for roadside services to arrive. CASI - the roadside security provider for the AA and some of the vehicle manufacturers, has tailor-made this service offering, ensuring a fast and effective armed guarding service to protect all policyholders in their time of need.

Trauma Counselling

For the unfortunate few who ultimately fall victim to a roadside attack, or any other traumatic incident, TRA's mobile app further provides victims with an important lifeline in the form of their Trauma Counselling service, to provide much-needed professional help to assist them in dealing with the psychological effects of trauma.

*The book, *Making Lemonade*, written by Liana Shaw (editor of The Gap Insider), highlights the critical benefits of seeking professional help in the event of any kind of trauma, with the important message to not be afraid, or ashamed, to reach out to those in the know, to help them make sense of the 'lemons' life will inevitably throw our way.

*For another opportunity to win a copy of '*Making Lemonade*', contact Liana at liana@satreads.com. The first reader to reach out will be gifted a complimentary copy of the book.

TRA Assist also provides TRA policyholders with access to the Home Drive service (to drive you home after a night of partying). A pair of drivers (equipped with a cell phone application to determine the exact location, as well as the personal information and destination to where the client needs to be transported to), will duly arrive to safely transport clients within a 50km radius of city centres in Durban, Johannesburg, Pretoria, Cape Town, Port Elizabeth, East London, George and Nelspruit. Alternatively, one can book an Uber trip (50km radius - 6 trips per policy per year).

And then, there is the TRA Assist Panic button that provides clients with 24-hour access to an experienced crisis manager, who will assist you through an emergency, as well as the Medical Health Line - manned by qualified MobiMed nurses 24 hours per day - that provides

medical assistance in confidence, to name a few. Make sure you download the TRA Assist mobile app onto your cellular device, to make use of these services.



NB: For the app to work to its full potential, leave your cell phone's GPS location service on. For each of the benefits, once the request has been submitted, a TRA Assist agent will make contact to provide assistance for the service you require.

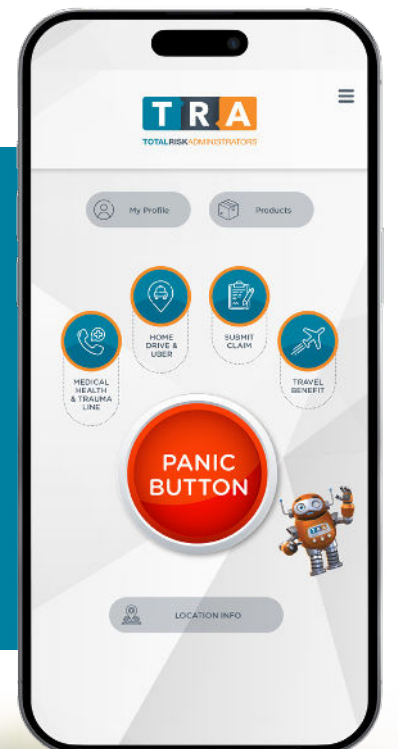
Alternatively, you can use the Trigger Number:



Assist Number: 087 135 1241

For more information, [click here](#).

To login to the mobile app, you should have received these details via SMS. If you cannot source your SMS or have any queries, please contact membership@totalrisksa.co.za or claims@totalrisksa.co.za, or call 011 372 1540 for assistance.



REFER AND EARN!

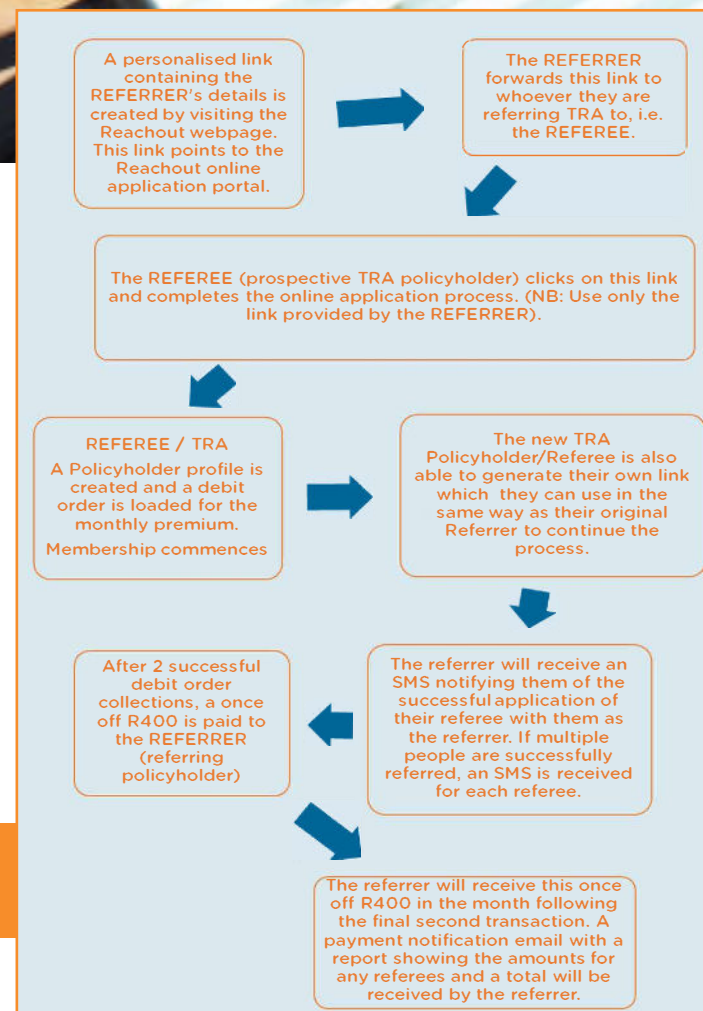
TRA "REACHOUT" REFERRAL PROGRAM – Our Gap Cover policyholders, **who are not registered with brokers**, are reminded of the **REACHOUT** campaign, whereby you can refer TRA to your family, friends and colleagues and if they sign up you will receive a once-off payment of **R400 per referral**.

Remember, you will be helping those near and dear to you to be covered for those unbudgeted in-hospital shortfalls.

Click [HERE](#) for further information on the Reachout webpage. A personalised referral link has also been emailed to you previously, but should you not be able access to this link, please contact membership@totalrisksa.co.za or call (011) 372-1540 for assistance.

Terms and conditions apply.

HOW IT WORKS >>>



ENHANCED TRAVEL BENEFITS FOR TRA POLICYHOLDERS!

If you are a seasoned traveller, a gap cover policyholder with TRA, and are aged below 71, you now qualify for added benefits!

- A new WhatsApp contact number which assists overseas access, has been added for your convenience.
- The amount allowed for Emergency Medical and Related expenses, during a trip, has been increased from R600k to R1M, (Covid-19 treatment and a single Covid-19 test should you manifest symptoms associated with Covid-19 has now also been included).
- The Personal Liability benefit has increased from R25k to R100k.
- An additional benefit of R1000 has been introduced for baggage delays of more than 24 hours.

**In lieu of these enhancements, the following benefits are now exclusions: Adventure Sports/Hazardous Activities; Pre-Existing medical conditions; Vascular, cardiovascular and cerebrovascular conditions; Terrorism; Optical and Dental; Physiotherapy or manipulative therapy.*

**Should you wish to upgrade to a more comprehensive offering, you may purchase additional cover [HERE](#).*

Full details in the KID available [HERE](#).

Guardrisk Insurance Company Ltd is the underwriter of these travel benefit options, and is a licensed non-life insurer and financial service provider.

The gallery effect at the TRA sponsored 4th Hole was a highlight. In addition, the chance to win R100k for a hole in one as well as free massage treatments sponsored by MobiMed went down very well.

CELEBRITY GOLF CHALLENGE

The TRA/BIS Celebrity Golf Challenge took place on August 1st, on what turned out to be a chilly and cloudy day in Johannesburg. But thankfully, the winter chill failed to derail the proceedings or dampen the warm joyful spirit for those who took part in this special charity event.

Held at the Country Club Johannesburg – Woodmead Golf Course – twenty-six four-ball teams took part, comprising local celebrities from sport and entertainment together with key contenders from the health and insurance business, all with the same intent: to strike that ‘hole-in-one’, which would earn them and their charity of choice, the total handsome sum of R100 000! Hippo’s Ashley Smart came close, with a near-winning shot on hole four, but alas, it was not to be. Despite the prize money going unclaimed, the golfers had great fun trying, regaling their fellow competitors with their exploits on the golf course well into the night, over the prize-giving ceremony and dinner that followed.

The cause

In support of Border Icons in Sport – a Non-Profit Organisation based in the Eastern Cape that promotes grassroots sport and supports emerging sporting talent amongst our youth, with beneficiaries being the Barnes-Prince Foundation (<https://www.facebook.com/p/Barnes-Prince-Foundation-100085004924241/>) and the South African Women and Sport Foundation (<https://sawasf.com/>), who received 10k each.

It was heart-warming to see so many celebrities converging on the golf course, selflessly giving up their time towards raising funds for our under-privileged youngsters to hone their skills, to uplift their lives and be able to contribute to their communities and the country at large.

Who was there

The impressive list of well-known personalities included: **Ntambi Ravele** (founder and chairperson of the South African Women and Sport Federation, and founder member of the Africa Women Sport Network); **Morne Steyn** (Springbok and Bulls Flyhalf, playing for the South African national team up until his retirement in October 2021); **Alan Donald** (South African former cricketer who is also the former bowling coach of the Bangladesh national cricket team. Often nicknamed ‘White Lightning’

Thank You to our celebrities



Bongani Kumalo



Alan Donald



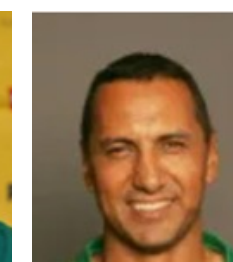
Odwa Ndungane



Akona Ndungane



Bevan Fransman



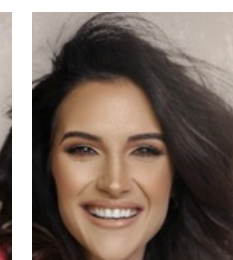
Vincent Barnes



Brian Baloyi



Ruan du Plessis



Franja du Plessis



Ntambi Ravele



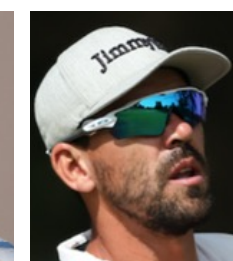
Morne Steyn



Barto Swiegers



Henry Davids



Michael Kok



Frank Rautenbach

TRA/BIS CELEBRITY GOLF CHALLENGE, A RESOUNDING SUCCESS! R20K RAISED FOR CHARITY

Thank You to our celebrities



Ampie du Preez



Bernhard Koster



Emmanuel Castis

due to his quick bowling, he is considered one of the South Africa national cricket team's most successful pace bowlers); **Odwa Ndugane** (a former rugby union player that played first class rugby between 2000 and 2017); **Akona Ndugane** (Springbok player whose preferred position was the wing); **Brian Baloyi** (a retired SA Association football keeper); **Bongani Khumalo** (SA retired footballer); **Bevan Fransman** (SA footballer, currently playing as a centre back for TS Galaxy); **Vincent Barnes** (former SA first-class cricketer who played for Western Province and Transvaal); **Henry Davids** (a SA cricketer – right-handed bats-man and a useful right-arm medium-fast bowler); **Michael Kok** (ex-SA champion in motocross, and Super Motard. Now a sunshine Tour Pro); **Bernhard Koster** (19, from Pretoria, clinched victory at the Harry Oppenheimer Trophy at Maccauvlei Golf Club in Vereeniging; Ampie du Preez (Afrikaans singer); **Barto Swiegers** (Afrikaans singer); **Franja** and **Ruan du Plessis** (Afrikaans singers); **Frank Rautenbach** (SA actor and producer, best known for the roles in the films Faith Like Potatoes, The Bang Bang Club and biographical film Hansie: A True Story); and last but by no means least, **Emmanuel Castis** (SA actor, singer and dancer of Greek descent, best known for his role as Steve Stethakis in the popular serials Isidingo and as Cole Harris on the Soapie, Scandal.

The Winners

Congratulations to the overall winning four-ball team comprising Mark Flanagan, Craig Schovell, Leon Rossouw and Deon Groenewald who walked away with a Weber braai, an Ina Paarman Hamper, plus a Noag's Market Voucher together with a two-night stay for two people at an ANEW Hotel or Resort.

The Sponsors

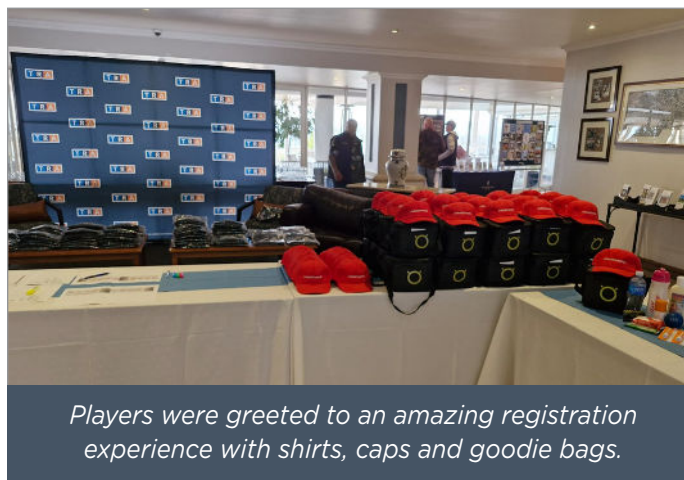
A long, impressive list of sponsors of the event included the likes of PVM, Noag se Ark, Supersport, Supersport Park – Northern's Cricket, Gauteng Lions Cricket, Ina Paarman, Jondo Sunglasses, Telesure – Auto & General, Land Rover Bedfordview, Sunflowers Gardening & Landscaping Services, Advance Cash & Carry, AFRISAM, Anew Hotels, Angus Mcleod,



The top scoring team and winners of the TRA/BIS Celebrity Golf Challenge: Leon Rossouw, Craig Shovell, Dean Groenewald and Mark Flanagan receiving their prizes from the Head of Communication, PR and Training at TRA Warren Gates.



Great to see the ladies being well represented in Women's Month.



Players were greeted to an amazing registration experience with shirts, caps and goodie bags.

Telesure- Hippo, AVBOB, Blacksourcing, Bushcraft, CSA, Curemed, Custom Apparel, Dipula, GAMMATEK, Hirsch, Hollywood Bets, Lions Cricket, Malcolm Goodford & Eliaz Hadad, Mark Fredericks, Medihelp, Mediscor, Megapro, MIP Holdings, One Golf, Rehan Ilyas Khan, Restonic, SA Breweries, SAIL, SEDGARS, Slayer, Solarafrika, Sun International, Titans Cricket, TRA, Tsogo Sun, Vodashop Menlyn, Weber, Worldwide Sports, and Sulil.

Following on the success of this event, plans for next year's TRA/BIS Celebrity Golf Challenge, are already underway.

Welcome to our TRA Support Line on WhatsApp



How do I access the support line?

1. Create a contact on your phone and call it TRA Support Line with number 079 942 3914.
2. Go to WhatsApp on your phone and search for the TRA Support Line contact.
3. Start a chat by typing in the word "Hi".

Now you can:

1. See Your latest member claim statement
2. See Your TRA Gap Cover Policy Document
3. Read the "How to Claim" Guide
4. See how to Register on the Member Portal
5. Chat to an agent (Mon-Thurs from 8:15-16:15 and Fri from 8:15-15:15)
6. Go to the TRA website



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GAUTENG HIGH COURT DECLARES NHI REQUIREMENTS UNCONSTITUTIONAL

In July, the National Health Insurance (NHI) was dealt a major legal blow, with the Gauteng High Court ruling that provisions of the National Health Act that force doctors to register for a 'certificate of need', are unconstitutional. This, according to Business Tech.

Trade union Solidarity chief executive, Dirk Hermann, who took the case to court along with groups representing private practitioners, shared parts of the ruling on Wednesday (24 July), where Judge A Millar ruled that sections 36 through to 40 of the National Health Act are invalid "in their entirety".

The sections relate to the highly contested "Certificate of Need", which the National Department of Health wants to adopt to exert more control over where doctors and medical professionals can practise in the country.

Legal experts at Werksmans previously explained that the NHA's provisions for a certification of need would make it that no person

may operate an existing health establishment, increase the number of beds in such an establishment or construct or open a new health establishment without being in possession of one of these certificates.

Plus, according to IOL, The South African Health Professionals Collaboration (SAHPC) has said it will not be signing the President's Health Compact, saying it is nothing more than an attempt to lock in support for the NHI Act.

The SAHPC is a national group of nine medical, dental and allied healthcare practitioners' associations representing more than 25 000 dedicated private and public-sector healthcare workers.

We will continue to report on the NHI as and when new developments arise.

AND THE WINNER IS...

Congratulations to Audette Mortlock for winning the Jabra earphones in our latest competition! Audette Mortlock receiving her prize from Ronelle van den Berg, representing TRA, on a windy Cape Town day.



WIN a nutribullet PRO 900W high speed blender!

To enter, go to

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and answer the following question:

What is the TRA mobile app which offers a panic button, Uber trips and a Health Line called?

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MATT SATES, ANOTHER GREAT SA OLYMPIAN IN THE MAKING

Photos by Anton Geyser - <https://www.instagram.com/antongeysersportsimages/>
https://www.instagram.com/p/C8_8DK-qt8m/?img_index=1

21-year-old swimmer, Matt Sates, proudly flew the South African flag at the Paris Olympics recently. While he may not have managed to clinch a medal this time around, he is being dubbed as a promising swimmer, currently ranking 16th overall in the world.

Throughout his junior ranks as a swimmer, Matt has shown huge potential and dogged determination when it comes to pursuing his dream to represent his country at the Olympic Games.

Despite his journey being severely impacted by the onset of Covid-19, Matt, then aged 18, attended the Tokyo Games in 2021, competing in the 100m Butterfly event (52.34) and the 200 Individual Medley (1.58.08). Although somewhat unprepared due to the pandemic, the times achieved in both events gave a clear indication of his ability to podium.

Post Tokyo, Matt delivered at the World Aquatics Short Course Championships in Melbourne, Australia, in the 200m and 400m freestyle event, the 200m and 400m Individual Medley, (achieving podium in both), thanks to his world-class performance.

In the build-up to Paris 2024, the 2022 and 2023 Swimming South Nationals proved to be a golden era for Matt, paving the way for his preparation for the Paris Olympics.

Unfortunately, due to injury, Matt was unable to participate in the World Aquatics Long Course Championships in Qatar, which was disappointing as this would have served as his final preparation and also provided the opportunity to measure himself against the best in the world.

Notwithstanding, Matt Sates is a remarkable athlete with an exciting future ahead of him that is likely to take him beyond 2032.

TRA is proud to be associated with this

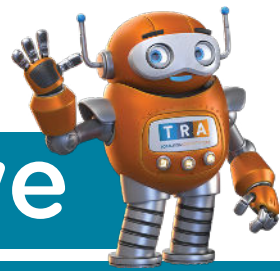


phenomenal swimmer, and will be continuing their sponsorship of Matt Sates over the next five years of his career.

M-Net is featuring Matthew Sates in a four-part documentary, titled Outside Lane. Check it out here:

<https://www.dstv.com/m-net/en-za/show/outside-lane/season/1/follow-the-dream-in-outside-lane/video>

<https://www.dstv.com/m-net/en-za/show/outside-lane>



Why do we need Co-Payment Cover?

Most Medical Aid Schemes have introduced co-payments as part of their hospital authorisation programmes. Members have to pay these co-payments directly to the hospital involved. Fortunately, these can be claimed back from a typical gap cover policy.

Medical Aid Scheme confirms it will cover a procedure but the member has to pay a co-payment directly to the hospital.

Without Gap Cover Policy

Co-payment for the member's pocket.

Authorised Procedure covered by Medical Aid.

With Gap Cover Policy

Co-payment can be claimed back from Gap Cover policy and member is refunded.

Authorised Procedure covered by Medical Aid.

Terms and conditions, waiting periods and benefit limitations may apply.

POD CAST



Busting the myths around Gap Cover!

Welcome to the next episode in our podcast series: Take Care! .iana takes a fresh approach to Gap Cover and looks to bust some common myths around this vital health insurance product.

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



COMPLIANCE CORNER



Reflecting on Women's Month and Compliance Updates

August was Women's Month. It made us think of the very many women who keep compliance front of mind and in shape for many an FSP in South Africa. At NFS, we applaud these heavy lifters and wish you renewed energy as we enter these warmer months, and for the last quarter of this year.

We hope that you have completed your FIC DPI that was due at the end of July 2024. The FIC have also finalised and issued the public compliance communication with respect to beneficial ownership. This is a must read and highlights the importance of establishing beneficial ownership at thresholds of 5% and above. A friendly reminder to also ensure that changes in shareholding are updated at CIPC as well as the FSCA, inclusive of the RFI for beneficial ownership section of the FSCA e-portal timeously.

The Ombud Council also published new rules for the Ombud of Financial Services, most notably the increase in the amount of compensation the FAIS Ombud may award for financial prejudice or damage, from the previous maximum of R800 000 to R3.5 million. Remember that a complaint can exceed a claim for more than R3.5m if an FSP agrees to the limit being exceeded or the complainant abandons the amount exceeding R3.5m. A new rule requires the FAIS Ombud to advise the FSCA of material contraventions of the Rules, or persistent or material failure to cooperate with the Ombud by an FSP or representative. Make sure you have got your complaints procedure intact and your employees trained.

Brought to you by



NFS GROUP



ON A LIGHTER NOTE...



Patient: Doctor, I think I need glasses.

Teller: You certainly do! This is a bank.

Doctor: Nurse, how is that little girl doing who swallowed ten quarters last night?

Nurse: No change yet.

Patient: Doctor, I get heartburn every time I eat birthday cake.

Doctor: Next time, take off the candles.

A man goes to his doctor for a complete checkup. He hasn't been feeling well and wants to find out if he is ill. After the checkup, the doctor comes out with the results of the examination.

"I'm afraid I have some bad news. You're dying and you don't have much time," the doctor says.

"Oh no, that's terrible. How long have I got?" the man asks.

"10..." says the doctor.

"10? 10 what? Months? Weeks? What?!" he asks desperately.

"10...9...8...7..."

9:00 APPOINTMENT?



I'LL SEE YOU AT 9:45



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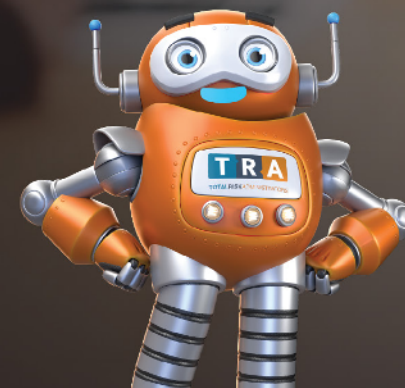
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