



POLMED

# POLMED NEWS

JUNE 2019



“The groundwork for happiness is good health.”  
- Leigh Hunt



## GREETINGS FROM THE PRINCIPAL OFFICER

Welcome to the June 2019 edition of **Polmed News**. I trust that you will make time to read the newsletter and also share it with your families, as it contains useful information on important health issues that affect all of us. By reading this newsletter, you can empower yourself with information that can help you to improve your health and overall well-being.

The winter season is finally upon us, and we can't avoid it. Along with the colder weather, the winter months bring in a number of illnesses that can target the whole family. Some of the most common ones are common cold, flu, bronchitis and pneumonia. If your immune system is weak or compromised, these can result in complications. Should you experience these complications, please see your doctor as soon as possible so that you can begin treatment. Early treatment is important as it can help reduce the risk of these complications.

The best cure, however, is to take pro-active preventative measures to avoid contracting these illnesses. Refrain from eating junk or unhealthy food in winter. Continue leading a healthy lifestyle by exercising regularly, and please make use of your preventative

care benefits like the flu vaccines available at all pharmacies, and also administered at your local police stations. Most importantly, keep yourselves and your families warm!

### WELCOMING NEW POLMED MEMBERS

This year we saw the addition of 4 964 new recruits being enrolled as Polmed members. As indicated by President Ramaphosa during his 20 June 2019 State of the Nation Address (SONA), this number is expected to grow to 7 000 per cycle over the next two intakes. At Polmed we are always ready to provide excellent services to our new members. We gladly welcome the new members and hope that their experience of Polmed benefits will translate into a good story to tell. Please feel free to contact Polmed if you need any further information, or how we can improve our service to you.

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## FINANCIAL PERFORMANCE OF THE SCHEME

I am aware that we don't always share the financial performance of the Scheme with you in this newsletter, as this information is shared with all the stakeholders in our Integrated Annual Report, which is available on the Polmed website. However, in this edition, I want to briefly share with you how the Scheme performed in the first quarter of 2019 on two important indicators, namely the claims ratio and the Scheme's solvency ratio. The claims ratio, which is a percentage of claims paid by the Scheme against contributions received was 107.53% in the first quarter. This was against the budgeted claims ratio of 107.48%. Our goal is to have a claims ratio of 100% or lower by the end of the year. Having a consistently higher claims ratio unfortunately leads to a depletion of our reserves over time, a situation which the Scheme aims to avoid at all costs.

**Solvency** is the ability of Polmed to meet its financial obligations. Solvency demonstrates Polmed's ability to continue operations into the foreseeable future. This ratio is used as a measure of the Scheme's ability to absorb unexpected disturbances to claims, demographics and legislation environments and is therefore also reflective of the Scheme's financial strength. The minimum solvency as prescribed by the Council for Medical Schemes (CMS) is 25%. We have experienced a decline in the solvency level of Polmed, although it is still way above the prescribed 25%. However, interventions have been put in place to effectively manage our claims ratio whilst also aiming to maintain enough cash reserves.

## SERVICE PROVIDER NETWORKS

At the beginning of the year Polmed implemented enhanced service provider networks. This intervention was put in place in order to manage our healthcare costs more efficiently in the interest of our members. The implementation of these networks, however, did

not compromise the quality of healthcare services offered to our members. The networks include hospitals, pharmacies, doctors and other specialists. For more information on these service provider networks, you can visit the Polmed website at [www.polmed.co.za](http://www.polmed.co.za); contact Polmed's Regional Client Service Centres; or contact the Call Centre on **0860 765 633**.

Finally, let us remember that fraud, waste and abuse (FWA) are draining Polmed millions of rands every year. Let us all work together to eliminate this problem completely, for the long-term financial sustainability of the Scheme. Your support and co-operation will be highly appreciated!



**Ms Neo Khaue**  
**PRINCIPAL OFFICER**



# WHO MAY ATTEND THE AGM?

**POLMED'S AGM IS SCHEDULED TO TAKE PLACE FROM 10H00 AT THE PRESIDENT HOTEL IN BLOEMFONTEIN ON 11 JULY 2019.**

Principal Polmed members in good standing may attend the AGM.

## WHICH DOCUMENTATION IS USED TO VERIFY AND VALIDATE MEMBERSHIP STATUS?

Polmed membership card  
Identity document (ID)  
Driver's licence

Please be on the lookout for detailed information about the AGM via the Polmed website ([www.polmed.co.za](http://www.polmed.co.za)) or SAPS intranet, emails and SMS messages.



# INCORRECT BANKING DETAILS: YOU MAY POTENTIALLY FORFEIT MONIES DUE TO YOU

To update your banking details, we need a copy of your ID and a current copy of bank statement stamped by your bank. All updates can be sent to [polmedmembership@medscheme.co.za](mailto:polmedmembership@medscheme.co.za) or faxed to **0861 888 110**.

From time to time, Polmed owes you monies and in instances where we do not have your correct details, the monies could ultimately remain in Polmed's bank account instead of being refunded to you.



## POLMED HOSPITAL NETWORK

It is important that your treating doctor admits you to a Polmed network hospital, failing which you will be liable for an upfront co-payment of R8 000 or a short payment of R8 000 on your hospital account that will not be refunded by Polmed.

We therefore advise you to pre-authorise and confirm admission details with Polmed by calling **0860 765 333**.

### ADMISSION TO HOSPITAL IN A LIFE-THREATENING SITUATION

#### What is viewed as life-threatening?

- A major motor vehicle accident where you are transported to hospital via an ambulance
- In the event of a heart attack/stroke/broken leg that requires hospitalisation

#### What is voluntary versus involuntary admissions?

- Voluntary is where you, the patient, chooses to be admitted to a non-network hospital (in a non-emergency situation – planned operation)
- Involuntary admission is where you the patient have no control over the admission (emergency such as serious car accident)

#### Consulting a specialist in a Polmed non-network hospital?

- Your relationship with your current treating specialist for services out-of-hospital related to management of your chronic care will not be affected.
- Note that your current treating specialist at a non-network hospital can admit you to a non-network hospital for routine procedures, however a co-payment of R8 000 will be applicable.

- Please negotiate with your treating specialist to admit or refer you to a Polmed network hospital to avoid financial impact on you the patient and/or Polmed.

#### Details required to obtain authorisation and/or admission to hospital

- ID number
- Membership number
- Name of patient
- Date of birth
- Name of hospital/practice number
- Name of service provider (i.e. doctor, specialist, etc.) and practice number
- The diagnosis (ICD-10) code
- The procedure to be performed (CPT4 or tariff code)
- The date of admission



# POLMED'S KEY FOCUS AREAS FOR 2019

OBESITY | ONCOLOGY | MENTAL WELLNESS

Polmed, in consultation with SAPS, have identified obesity, oncology and mental wellness as the highest cost drivers and factors that impact your health.

Polmed has finalised its wellness program for 2019 and the focus during wellness events will be aimed at addressing these lifestyle conditions. The information provided to you during the events should be applied in your day-to-day activities to ensure a healthier you.

Polmed has scheduled wellness events to be hosted in four provinces and at National Head Office during 2019. You and your dependants are encouraged to attend the events. Please look out for communication from Polmed regarding wellness events in your area:

- |                             |   |
|-----------------------------|---|
| <b>Eastern Cape</b>         | - Hosted from 8 to 12 April 2019 (see photos below) |
| <b>National Head Office</b> | - 3 to 7 June 2019                                  |
| <b>Limpopo</b>              | - July 2019   |
| <b>North West</b>           | - September 2019                                    |
| <b>Gauteng</b>              | - October 2019                                      |

Polmed would like to thank SAPS management for affording members the opportunity to participate in the events.

## WHO CAN ATTEND A POLMED WELLNESS EVENT?

You and your registered dependants (serving and continuation members).

## HOW ARE THE PREVENTATIVE SCREENINGS FUNDED?

The screenings provided during the events are paid from Polmed's preventative care benefits. You will see a claim on your member statement, but take note that the amount paid will not affect your overall out-of-hospital limit.



# MATERNITY CAESAREAN SECTION VS NORMAL DELIVERY: MAKING THE RIGHT OF CHOICE

## Caesarean section or Normal delivery? Your right of choice

Babies are born by either normal delivery (vaginal) or where clinically necessary, a caesarean section. The ultimate goal of both delivery methods is the safety of the mother and the baby. Normal delivery can be monitored and assisted by either an Obstetrician, GP or Midwife. It can be in hospital or at home. Decisions on the type of delivery can be made as early as the beginning of the second trimester.

**The following are some of the questions you need to ask your Obstetrician to make an informed decision regarding the birth of your baby:**

- When is my baby due?
- Do my previous delivery conditions or complications affect this pregnancy in any way?
- What are my chances of having a normal delivery?
- What are the benefits of normal delivery?
- Can I have home birth assisted by a Midwife?
- What needs to happen if a baby has not been born prior to or on the expected date?
- How will I know that I am in labour?
- When will I need to go for a pregnancy ultrasound scan?
- What is an epidural? What are the side effects of having one?
- When would I need a Caesarean -section?
- How many days will I need to stay in the hospital?
- If I think I'm in labour or my water bag breaks, should I call you or just come to the hospital?

### YOUR POLMED BENEFITS

Polmed has stand-alone benefits for Maternity (including home births). These benefits are available per beneficiary per pregnancy and are paid from the overall in hospital benefit and not from the day to day benefits.

**These benefits include the following:**

- three (3) visits to the specialist.
- two (2) ultrasound scans payable from the overall in hospital benefit should your Doctor deem it clinically necessary to perform a scan after your 32nd week of your pregnancy. A motivation will be required in order for POLMED to authorise this scan.

### Maternity programme

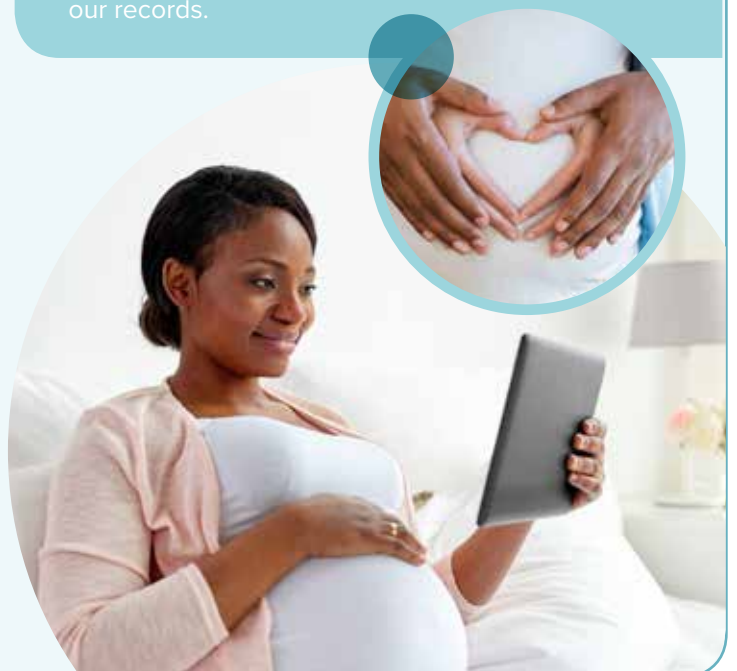
The aim of the Maternity programme is to provide you, the expectant mother with additional benefits, support, education and advice through all stages of the pregnancy, confinement and post-natal period.

- When you register on the maternity programme you will receive a care plan which outlines additional services such as blood tests and doctor or midwife visits. These services will pay from the Overall In hospital benefit.
- You also have the choice of opting for a home delivery assisted by a Midwife.

### ENJOY THE BENEFITS AND OBTAIN INFORMATION ABOUT THE MATERNITY PROGRAMME AND REGISTRATION PROCESS

You can contact Polmed Maternity programme on: Telephone: **0860 765 633** or email [polmedmaternity@medscheme.co.za](mailto:polmedmaternity@medscheme.co.za).

**Please note:** Prior to delivery or any maternity related admission, you need to obtain pre-authorization. The authorisation for delivery (including home births) should be obtained at least a month before the expected date of delivery. Should there be any changes in the hospital admission dates, please inform us so that we can update our records.



# SUSPECTING FRAUDULENT MEDICAL AID RELATED ACTIVITIES?


## BLOW THE WHISTLE!

Unfortunately, fraud, waste and abuse (FWA) impact on medical schemes and may deprive you of benefits if not managed.

Fraud is defined as “the intentional misrepresentation of the facts in order to illegally/unethically obtain financial gain at the expense of someone else”.

Polmed would like to encourage you to be vigilant when accessing healthcare services to ensure that you are only billed for services received. Any dispute in respect of claims for services not received, should be reported to Polmed.

Polmed reserves the right to suspend/terminate you or your healthcare provider if you are found to be colluding on fraud related matters. Polmed may further institute a criminal case. Polmed has adopted a zero tolerance in respect of fraud.



Polmed encourages you to report any possible fraudulent medical scheme activity.

**Contact confidential  
Toll-Free Fraud Hotline  
0800 112 811**

or  
via email at  
**fraud@medscheme.co.za**

# POLMED CONTACT DETAILS:

**TEL:** 0860 765 633 or 0860 POLMED  
**FAX:** 0860 104 114; (New claims 011 758 7660);  
(Membership-related / correspondence 0861 888 110)  
**Email address for SUBMITTING ENQUIRIES:**  
polmed@medscheme.co.za

**POSTAL ADDRESS FOR CLAIMS,  
MEMBERSHIP AND CONTRIBUTIONS:**  
POLMED: Private Bag X16, Arcadia, 0007

**RUSTENBURG:**  
Shop 23, Lifestyle Square, Beyers Naude Drive,  
Rustenburg

**SECUNDA:**  
Grand Palace, Unit A2 2302  
Heunis Street, Secunda

**VEREENIGING:**  
Ground Floor, 36 Merriman Avenue, Vereeniging

## REGIONAL WALK-IN BRANCHES

**BLOEMFONTEIN:**  
Medical Suite 4 and 5, Middestad Medical Suites First  
Floor, Middestad Centre, Cnr Charles & West Burger  
Streets, Bloemfontein

**CAPE TOWN:**  
Ground Floor Icon Building, Cnr Lower Long Street &  
Hans Strijdom Avenue, Cape Town

**DURBAN:**  
Ground Floor, 102 Stephen Dlamini Road,  
Musgrave, Durban

**KATHU:**  
6 Rietbok Street, Kathu

**KIMBERLY:**  
Shop 17, Southey Street, Kimberley

**KLERKSDORP:**  
Medicover Building, Shop 11, 22 Knowles Street,  
Witkoppies, Klerksdorp

**LEPHALALE:**  
Shop 6, Bosveld Boulevard Park, Cnr Joe Slovo & Chris  
Hani Streets, Onverwacht, Lephalale

**MAHIKENG:**  
Office 101A First Floor, East Gallery, Mega City  
Shopping Centre, Cnr Sekame & Dr James Moroka  
Drive, Mmabatho

**NELSPRUIT:**  
Union Square, Unit G2, 44 Mostert Street, Nelspruit

**POLOKWANE:**  
Checkers Centre, Shop 2, Ground Floor, Cnr Hans van  
Rensburg & Grobler Streets, Polokwane

**PORT ELIZABETH:**  
Block 6 Greenacres Office Park, 2nd Avenue,  
Newtown Park, Port Elizabeth

**PRETORIA:**  
Nedbank Plaza Shop 17, Ground Floor, 361 Steve Biko  
Street Arcadia, Pretoria

**ROODEPOORT:**  
Shop 21 and 22, Flora Centre (Entrance 2), Cnr  
Ontdekkers & Conrad Roads, Florida North

## POLMED FRAUD HOTLINE

**TEL:** 08000 112 811  
**EMAIL:** fraud@medscheme.co.za  
**POLMED WEBSITE:** www.polmed.co.za  
**POLMED CHAT:** Via mobile device – Download the  
free app via <http://bit.ly/1YHAtwu> or from various app  
stores. Via POLMED website – Log in to the Member  
Zone via your computer and click on the POLMED  
Chat widget/icon.

## ADDITIONAL SERVICE POINTS:

**Monday to Thursday:** 7:30 am - 5:00 pm  
**Fridays:** 9:00 am - 5:00 pm  
**Saturdays:** 8:00 am - 12:00 pm

**Durban Central:** SAPS – Durban central, 255 Stalwart  
Simelane Street, Marine Parade

**King Williams Town:** SAPS – Buffalo Road, Zwelitsha  
Mthatha: SAPS – R61 Sutherland Street

**Pietermaritzburg:** Alexandra Road, 101 Alexandra  
Road, Scottsville

**Potchefstroom:** SAPS – 25 OR Tambo Street

**Pretoria:** Wachthuis, 231 Pretorius Street

**Ulundi:** SAPS – Unit A, Ingulube Street  
Winelands (Paarl East): Cnr Meacker and  
Van der Stel Street

## CHRONIC MEDICINE MANAGEMENT PROGRAMME

**TEL:** 0860 765 633 (members) or  
0860 104 111 (providers)  
**EMAIL:** polmedcmm@medscheme.co.za  
**FAX:** 0860 000 320

## **DISEASE MANAGEMENT (DRM) PROGRAMME**

**TEL:** 0860 765 633

**EMAIL:** polmeddiseaseman@medscheme.co.za -  
(DRM Programme)  
polmedhbc@medscheme.co.za -  
(Prolonged Care Programme)

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## **HOSPITAL/MRI AND CT SCAN PRE-AUTHORISATION**

**TEL:** 0860 765 633 (members) or  
0860 104 111 (providers)

**EMAIL:** polmedauths@medscheme.co.za  
**FAX:** 0860 104 114

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## **MATERNITY PROGRAMME:**

**TEL:** 0860 765 633

**EMAIL:** polmedmaternity@medscheme.co.za

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## **MENTAL HEALTH PROGRAMME:**

**TEL:** 0860 765 633

**EMAIL:** polpsych@medscheme.co.za

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## **ONCOLOGY MANAGEMENT PROGRAMME**

**TEL:** 0860 765 633

**FAX:** 0860 000 340

**EMAIL:** polmedonco@medscheme.co.za

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## **PRESCRIBED MINIMUM BENEFITS (PMBs):**

**TEL:** 0860 765 633

**EMAIL:** polmedapmb@medscheme.co.za

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## **SPECIALISED DENTISTRY:**

**TEL:** 0860 765 633

**FAX:** 0860 104 114

**In-hospital dental procedures and sedation pre-authorisation:**

**EMAIL:** polmedauths@medscheme.co.za

**Out-of-hospital specialised dentistry:**

**EMAIL:** dental.polmeddental@medscheme.co.za

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## **HIV MANAGEMENT PROGRAMME:**

**TEL:** 0860 100 646

**FAX:** 0800 600 773

**EMAIL:** polmedhiv@medscheme.co.za

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