

PROTECTING POLICE OFFICERS AGAINST COVID-19

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By Ms Neo Khauoe – Polmed's Principal Officer

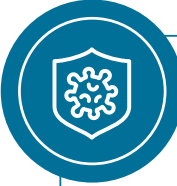
I am sure most people will agree with me that 2020 caught a lot of us by surprise. It is a year that many of us will remember for years to come, as individuals, as a nation and the globe in general. It will be remembered as a year of havoc caused by an invisible and deadly enemy called Coronavirus, commonly referred to as COVID-19.

The first cases of COVID-19 were initially reported in the city of Wuhan in China, in December 2019. Since then, the virus spread throughout the whole world, disrupting the economies of many countries and the daily lives of people, as governments had no choice but to implement lockdowns and other measures to restrict the movement of people. In the process, millions of people have been infected by the virus, and regrettably, thousands have lost their lives.

South Africa has not been an exception. Since the first case of COVID-19 was reported in KwaZulu-Natal in March 2020, the pandemic has spread all over the country, exerting immense pressure on our already overwhelmed healthcare facilities.

Understandably, the healthcare industry was not as prepared as one would have wanted it to be, but the lessons we are constantly learning will hopefully prepare the country and its healthcare industry more adequately for the future. However, we commend the South African Government for their swift response and somewhat bold decisions in tackling this pandemic, including the implementation of a complete lockdown.

As the South African Police Service Medical Scheme (Polmed), we had to come up with a quick response plan to look after the needs of our police officers, who are amongst those at the forefront of the battle against COVID-19. Our police officers are facing a high risk of contracting the virus, as they are out in the streets on a daily basis to enforce compliance to the regulations that have been promulgated by the government, and we applaud them for that.



Given the risks that our police officers are facing, Polmed partnered with Gift of the Givers to test as many members as possible, so that those who test positive for the virus are immediately isolated and receive healthcare services as required. In addition, since COVID-19 is regarded as a Prescribed Minimum Benefit, our members will have access to screening, testing and re-testing, treatment, and hospitalisation where applicable. The benefits offered include consultations with a General Practitioner, medicines, PCR testing, and hospitalisation.

All of the above-mentioned services will not be paid from members' day-to-day benefits, but are payable from the risk pool. Members can therefore have peace of mind, knowing that their medical scheme has them fully covered, and without increasing their 2020 monthly contributions.

The above, however, is likely to have an impact on the financial position of Polmed. It is projected that COVID-19 is likely to cost the Scheme between R110m and R445m, which represents a possible 4.1% reduction in its current solvency. But for now, the focus is on saving people's lives.

A number of our members have already been affected by the virus, and Polmed, working together with the SAPS, is harnessing all its resources and expertise to ensure that their healthcare needs remain a top priority.

The healthcare industry is probably never going to be the same after COVID-19. The emphasis going forward is to ensure that we strengthen our healthcare system, both public and private, to ensure that we are ready for the next pandemic. Most importantly, we need to urgently ensure that all our citizens have universal access to quality healthcare services.

As a nation, we also have to look at the World Health Organization's definition of health as "a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity". This will require us to look at health comprehensively, not just as provision of care. The discussion will begin to look at access to water, food, shelter, primary healthcare, etc. and ensure that there is a comprehensive programme of action that addresses all the elements that contribute to the wellbeing of South Africans.

To those who have lost loved ones due to COVID-19, Polmed would like to send its heartfelt condolences. May you find strength and comfort knowing that the entire nation is behind you during this difficult period. In the meantime, the fight against COVID-19 continues, and Polmed believes that South Africa will ultimately win.

Yours faithfully,

Ms Neo Khauoe
PRINCIPAL OFFICER

