

July 2024

# POLMED

## MID-YEAR NEWSLETTER



## MESSAGE FROM THE PRINCIPAL OFFICER

Dear POLMED Members,

As we reflect on the achievements of the first half of 2024, I highlight with immense pride and gratitude POLMED's notable successes in promoting health and wellness among our members. Our commitment to providing exceptional healthcare services and fostering a culture of wellbeing has been vividly demonstrated through various impactful programmes and initiatives.

### HIGHLIGHTS OF THE FIRST HALF OF 2024

#### Wellness Events and Programmes

*KZN PC's Run:* This event saw remarkable participation from our members, promoting physical fitness and community spirit. The run encouraged a healthy lifestyle and fostered camaraderie among participants, reinforcing the importance of staying active and connected.

*Comrades Marathon:* POLMED proudly supported our members who participated in this iconic ultra marathon. Their dedication and perseverance exemplify the spirit of resilience and determination that we champion within our community. We are proud of the increased number of participants from 220 last year to 356 this year, a significant achievement worth celebrating.

#### Preventative Programmes

*GoSmokeFree Initiative:* Our GoSmokeFree campaign has been instrumental in helping members quit smoking. By providing resources, support, and counselling, we have empowered numerous members to embark on a smoke-free journey, significantly improving their overall health.

*Weight Loss Programmes:* Our comprehensive weight loss programmes have yielded impressive results, with many members achieving their health goals. We would like to see more participants join. These programmes, tailored to individual needs, have included nutritional guidance, fitness plans, and ongoing support, demonstrating our commitment to tackling obesity and related health issues. However, the uptake and success of this programme is not at the optimal level.

*Mental Wellness Programmes:* Recognising the importance of mental health, our mental wellness initiatives have provided invaluable support to members dealing with stress, anxiety, and other mental health challenges. We have created a supportive environment for mental wellbeing through workshops, counselling services, and awareness campaigns.



# MESSAGE FROM THE PRINCIPAL OFFICER *(continued)*

## LOOKING AHEAD: PROGRAMMES FOR THE SECOND HALF OF 2024

Building on the successes of the first half of the year, we are excited to announce a series of innovative programmes to enhance our members' health and wellness further.

### Here's how we will continue supporting physical and mental health:

**Rolling out mobile clinics:** To increase accessibility to healthcare services, we have listened to our members and will launch mobile clinics that will travel to underserved areas, providing essential medical services, screenings, and consultations. This initiative aims to bridge the gap in healthcare access and ensure that all our members receive the care they need, regardless of their location.

**POLMED mobile app:** In line with our commitment to leveraging technology for better health outcomes, we will roll out the POLMED mobile app in the future. This app will offer a range of features, including appointment scheduling, access to medical records, health tracking tools, and wellness resources, making healthcare management more convenient and efficient for our members.

As we embark on these new initiatives, we remain steadfast in our mission to enhance the quality of life for our members through comprehensive healthcare services and wellness programmes. I extend my heartfelt thanks to all our members, partners, and the dedicated POLMED team for their unwavering support and commitment.

We are making significant strides towards a healthier, happier future for all. Let us continue to work collaboratively, embrace new opportunities, and strive for excellence in everything we do.

As we start the second half of 2024, we look forward to meeting members at the AGM on 11 July 2024. The AGM venue rotates from one province to another; this year, the Scheme will hold the AGM in Limpopo, at Kalahari WaterFront, Nandoni Ha-Budeli, Vhembe District, Thohoyandou.

I encourage each of you to stay engaged with our initiatives, whether by participating in our upcoming AGM, staying vigilant against fraud, or taking proactive steps towards your personal health goals. Your active involvement is crucial to our success.

While we celebrate our successes, let us remember that the medical schemes industry is facing the challenge of implementing universal healthcare coverage without degrading members' care levels. The NHI Act became law on 15 May 2024. We promise to keep you informed of NHI developments.

Another challenge we face as a Scheme is medical aid fraud. Unfortunately, in these tough economic times, some members may be tempted to misuse their medical aid for personal gain. It is crucial to remember that fraud, waste, and abuse harm the medical aid industry and impact all members. The increased costs incurred due to fraudulent claims result in higher premiums for all members. Therefore, I urge you to be vigilant and report any suspicious behaviour.

Finally, I urge you to take care of yourself during this cold season by dressing warmly, eating healthy, and, where appropriate, taking your medicine at the right time.

Let's continue to support each other and build a community that thrives on mutual respect, integrity, and a shared vision for a healthier future.

**Warm regards,  
Ms Neo Khaue,  
Principal Officer**



## IN THIS ISSUE

Message from the Principal Officer	.....	PG	01
POLMED Midwife Led Care Network	.....	PG	03
Don't get blindsided by medical aid fraud	.....	PG	03
Your smile is in your hands	.....	PG	05
Mid-year goal refresh: GoSmokeFree	.....	PG	06
Mid-year goal refresh: Weight management	.....	PG	07
Mental Health Support	.....	PG	08
Injuries sustained during participation in sporting activities	.....	PG	09
What you should know about syphilis and congenital syphilis	.....	PG	10
Colorectal cancer: An overview	.....	PG	11
Frequently Asked Questions	.....	PG	13
POLMED & Regional Walk-in Centre contact details	.....	PG	14

# POLMED MIDWIFE LED CARE NETWORK

In 2020, POLMED introduced the Maternity Led Care Network. The purpose of this network programme was to provide low-risk mothers-to-be with the option of being managed by qualified midwives as an alternative or adjunct to Gynaecologist/Obstetrician care.

Despite the above, unsatisfactory growth of this network has been noted, and member utilisation is minimal. We have thus decided to end this network effective 30 June 2024. As of 1 July 2024, midwife services will continue to be funded by the scheme at the POLMED scheme rate.



## DON'T GET BLINDSIDED BY MEDICAL AID FRAUD



**There's no denying that the economy is tough right now.**

The cost-of-living crisis is giving no hints of easing anytime soon. It may be tempting to rationalise using your medical aid for something that you don't need.

The truth is that medical aid fraud, wasteful expenditure, and abuse are pretty much like scoring an own goal.

### Here's how it impacts all members across schemes:

**Member A** colluded with a healthcare practitioner to submit a claim for a consult she didn't have, in exchange for cash.

She thinks, "What would the harm be? I pay for medical aid anyway, so why not get a little something out of it?"



**Then there's Member B**, who decided to make the most of his benefits and stock up at the local pharmacy in December.

Members A and B rationalise their behaviour, "What's the big deal with claiming from your medical aid when you don't actually need it? There are no victims."

**Well, there are.  
We are — the members of any medical aid.**

### How am I affected?

Imagine the two scenarios above playing out in thousands of different ways, millions of times a day. **Fraud, waste, and abuse cost the industry billions every year, which is paid by the members through increased premiums.**

It's not just the loss that medical aids face due to fraudulent claims; there's the dilemma that wasteful expenditure poses. A member might have a good reason to have access to medication but doesn't need it and will be perfectly fine and healthy without it (*remember Member B, above?*). Those resources could have been allocated to another medical scheme member in need, or saved to increase the member pool funds.

This results in medical aid schemes having to increase their rates and premiums to cover this loss. **So, members, i.e., you and I, pay more.**

# HOW IS MY MEDICAL AID SCHEME PROTECTING ME?

## Medical aids have tightened their rules around the processing and assessment of claims.

They also employ the use of predictive analytical software and other data to track claims and uncover patterns that could be suspicious - like a doctor having a **36% increase in patients and an 884% increase in fees in a month** or **seeing 58% of his patients on a Monday when sick notes are required**.<sup>1</sup>

### Reference

1. Medical scheme fraud costs you", Sowetan Live: <https://www.sowetanlive.co.za/business/money/2018-06-21-medical-scheme-fraud-costs-you/>



Suspicious claim activity could look like:



**36%** increase in patients



**884%** increase in fees in a month



Seeing **58%** of his patients on a Monday when sick notes are required.<sup>1</sup>



Due to the risk that fraud, waste, and abuse pose to medical schemes, they're taking a hard line to protect their members. Schemes are taking a tough stance and are putting numerous sanctions in place. Where a member is found to be benefitting irregularly, membership can be terminated, employment can be impacted, and even criminal charges can be lodged.



## GIVE FRAUD, WASTE AND ABUSE THE RED CARD:

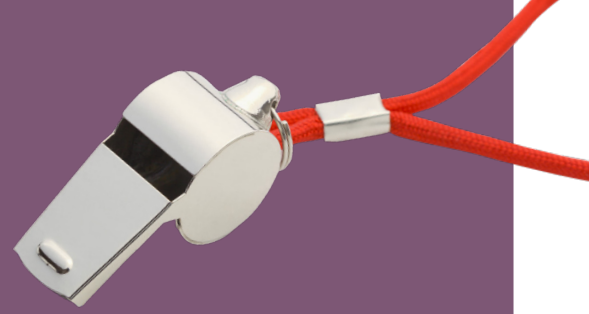
With identity theft being one of the alarming trends on the rise, keeping an eye on your claim statements for anything out of the ordinary is a great start.

Here are some steps you can take:

- ✓ Understand your Scheme benefits and engage your healthcare provider to ensure that you know what will be claimed from the Scheme – remember, you are buying healthcare services with a purse belonging to all the Scheme members.
- ✓ Check your claim statements carefully and ensure you received the services your service provider is claiming.
- ✓ Make sure your membership card and number are protected.
- ✓ Don't accept cash from a service provider in exchange for a medical aid claim.
- ✓ Report suspicious behaviour.



# HERE'S HOW YOU CAN BLOW THE WHISTLE:



**Call directly on the toll-free number 0800 112 811**  
Use the dedicated Whistle Blowers hotline number to make a report via the live answering service.



**Download and use the Whistle Blowers app**  
Download the secure Whistle Blowers app from Google Play or the Apple App Store. The app guides you through the reporting process.



**SMS to 33490**  
Send your report via the SMS line from anywhere in South Africa at a cost of R1.50.



**Post a letter of your report**  
Send a letter of your report to Whistle Blowers via post using the below details:  
Freepost KZN665, Musgrave, South Africa, 4062



**Report online at [www.whistleblowing.co.za](http://www.whistleblowing.co.za)**  
Visit the Whistle Blowers website to report and make your submission via the online reporting platform.



**Fax your report**  
Send your report to Whistle Blowers via a fax line:  
Toll-free on 0800 212 689



**Email to [information@whistleblowing.co.za](mailto:information@whistleblowing.co.za)**  
Send an email of your report privately to Whistle Blowers.



**WhatsApp**  
Send your report to Whistle Blowers via WhatsApp on: 031 308 4446

**REMEMBER, REPORTS CAN BE SUBMITTED ANONYMOUSLY OR IN CONFIDENCE**

## YOUR SMILE IS IN YOUR HANDS: PRACTICE A DAILY ORAL HYGIENE ROUTINE

### Taking care of your oral health is your responsibility.

Although it is recommended that you visit your dental healthcare professional every six months, or at least once a year, for a dental check-up and professional cleaning (i.e. scale and polish), it is even more important to practice a good daily oral hygiene routine.

#### Follow these healthy habits to help prevent the development of tooth decay (caries) or gum disease:



Make it a habit to rinse your mouth with water after every meal or snack.



Keep your toothbrush clean. Rinse your toothbrush after every use and allow it to dry.



Brush your teeth with fluoride toothpaste for two minutes, every morning and every night. Use a small to medium-sized soft-bristled toothbrush.



Replace your toothbrush at least once every four months or if the bristles are worn out.



When you brush, pay attention to your tongue as well.



Floss to clean between your teeth. Do this once daily, or at a minimum three times a week.



After brushing your teeth at night, do not eat or drink anything other than water before you go to bed. During the day, bacteria and plaque build up on your teeth and gum line. The longer plaque remains on your teeth, the more likely it is to cause cavities. If you brush your teeth before bedtime it will help to prevent bad breath, gum disease, tooth decay and cavities.



Limit sweets, sugary foods, and sugar-filled drinks – make water your main drink.



If you smoke or vape, try to quit. Speak to your dentist about smoking cessation options.

# YOUR SMILE IS IN YOUR HANDS: PRACTICE A DAILY ORAL HYGIENE ROUTINE

## How to brush your teeth



1 Place the toothbrush at a **45° degree** angle to the gums. Brush your teeth gently in a circular motion.

2 Brush the **outer** surfaces, the **inside** surfaces, and the **chewing surfaces** of all teeth.

3 To clean the inside surface of the front teeth, **tilt the brush vertically** and use a broom sweeping motion to make several up-and-down strokes.

4 **Brush your tongue** to remove bacteria and keep your breath fresh. Alternatively, you can scrape your tongue with a tongue brush.

## Visit a DENIS dental network practice to avoid unexpected payments:

Consider going to a dental healthcare professional that is part of the DENIS Dental Network. These practices will not charge you more than the POLMED tariffs for conservative dental treatment. This means that if you have the benefits available for the treatment, you will not have to pay any money out of your own pocket. Go to the DENIS website, [www.denis.co.za](http://www.denis.co.za), and click on *Find a Network Provider to search for a practice by suburb*; or phone the contact centre on **0860 765 633**.

**Aquarium option compulsory network:** Aquarium members who voluntarily opt to use a non-network provider, will be liable for a 30% co-payment (PMBs apply). At a network provider, members will be covered up to the agreed POLMED tariff for conservative dental treatment up to available limits.

# MID-YEAR GOAL REFRESH! THERE'S NO BETTER TIME THAN RIGHT NOW TO REVISIT OR SET NEW GOALS FOR A HEALTHIER YOU

Whether you're trying to quit smoking or looking at losing a little weight, we've got you! POLMED members can enrol in our **Weight Management Programme and the GoSmokeFree programme**.

### Get all the GoSmokeFree info you need

If you're a smoker, you know the hold that nicotine can have! It's one of the most addictive substances, after all. Saying farewell to cigarettes and vapes permanently is one of the best things you can do for your health. We've partnered with GoSmokeFree to help you on your smoke-free journey. It's a fully supported, pharmacy-led programme tailored to you, with six weekly support sessions.

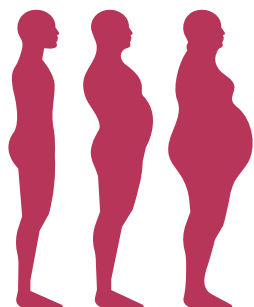
### Weight Management Programme

There's no denying the health benefits of weight loss. But it's not always as simple as cutting carbs or exercising. Numerous individual challenges make weight loss feel like it's near impossible. This is why we've developed a Weight Management Programme for members with a high BMI and waist circumference. Read our next article for more information about this programme.



# WEIGHT MANAGEMENT PROGRAMME

**POLMED is offering qualifying members an opportunity to lose excess weight in a healthy, sustainable way – under the guidance of biokineticists.**



Numerous studies have shown that being obese or overweight has dangerous health consequences. It substantially increases the risk of morbidity from at least 15 conditions including hypertension, abnormal cholesterol levels, type-2 diabetes, coronary artery disease, stroke, gallbladder disease, osteoarthritis, sleep apnoea and respiratory problems, as well as cancers of the endometrium, breast, prostate, and colon.

Being overweight also places considerable strain on the joints, often resulting in orthopaedic surgery. And if this isn't enough, body weight is associated with an increase in mortality from all causes. In addition, obese patients may suffer from social stigmatisation and discrimination, coupled with mental health issues.

## **POLMED Weight Management Programme**

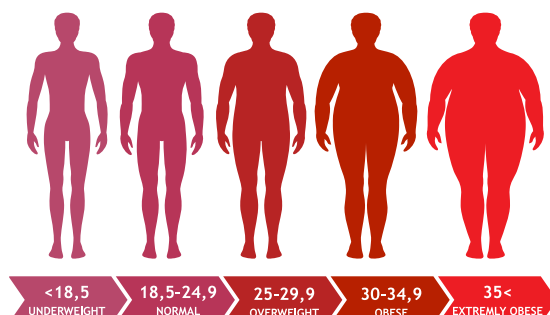
This has led POLMED to introduce the Weight Management Programme – a programme specifically designed for qualifying members with a high BMI and waist circumference.

Under this programme, members will participate in a 12-week, biokineticist-led intervention plan that will give them access to a dietician and behavioural psychologist with the goal to lose the excess weight and lead healthier lives. Once the programme is completed, ongoing advice and monitoring will also be made available to the member.

### **Who qualifies for the programme?**

POLMED members within the following parameters will be eligible for the programme:

- BMI  $\geq 30$  kg/m<sup>2</sup>, or
- Men with a waist circumference  $\geq 102$  cm, or
- Women with a waist circumference  $\geq 88$  cm, or
- Other cases identified by a General Practitioner or BASA biokineticist supported by a motivation, e.g. member with a BMI between 25.0 kg/m<sup>2</sup> and 29.9 kg/m<sup>2</sup> with diabetes and comorbidities.



## **How it works**

**The Weight Management Programme runs over 12 weeks (three months).**



Once a member or beneficiary has been identified as suitable for the weight management intervention, their GP is notified electronically that their patient has been enrolled on the programme.



Management by a BASA biokineticist which includes:

- Three (3) one-on-one consultations with the biokineticist;
- Referral to a dietician and/or psychologist for one consultation if necessary; and
- The biokineticist submits electronic reports to the member's GP and POLMED after each interaction.



Self-monitoring.



At the end of the programme, POLMED will contact the member to get feedback and conduct a discussion on health outcomes.

# WEIGHT MANAGEMENT PROGRAMME

You may call us on **0860 765 633** (follow the voice prompts to the Disease Management Programme) between 08:30 and 17:00 Monday to Friday, or send an email to [polmedwmp@medscheme.co.za](mailto:polmedwmp@medscheme.co.za)



## MENTAL HEALTH SUPPORT

**POLMED is here to offer you the support you need so you do not have to carry the burden of traumatic stress on your own. Post-traumatic stress can result from incidents that you may experience in the line of duty or your personal life. These experiences can negatively affect your personal and working environment if they are not managed timeously.**

Psycho-social debriefing provides emotional and psychological support immediately following a traumatic event; psychological debriefing aims to prevent the development of Post-Traumatic Stress Disorder (PTSD) and other mental health challenges. Psychological debriefing is a type of therapy used for crisis intervention to support people who have experienced trauma. It is generally delivered in group sessions, but therapists also use this approach with individual clients to help prevent the development of PTSD. If a group incident has occurred, sessions can be arranged via EHW for all affected members. These group sessions will take place at your workplace. If individual sessions are required, the member can attend sessions at the therapist's practice.

Psycho-social debriefing includes multiple components to try to address every phase of a traumatic event. While it can take several forms, the most common type used within psychology is critical incident stress debriefing, which addresses stressful experiences emergency workers deal with in their jobs. Psychological debriefing employs a structured process, typically within 24 and 72 hours following a traumatic event, to address and help make sense of the participant's thoughts and emotions surrounding what happened.

The psycho-social debriefing process involves therapeutic interviews to allow people to confront what happened and express their feelings about the traumatic experience. Therapists might ask participants to provide information about the traumatic experience and help them walk through aspects of their experience based on the situation's context. Debriefing encourages reflection and communication so the participants can explore and express their emotions and enhance learning about the situation. Members are encouraged to actively engage in the discussion so that each receives input from several sources about what they have experienced.

POLMED members employed under the SAPS Act have access to psycho-social debriefing sessions which are available to assist members to process traumatic events. Our supportive and professional therapists will help you so that it's easier to cope with work and personal issues, equip you with coping strategies when dealing with emotions and crises that arise, and enable you to achieve emotional balance and wellbeing.

# MENTAL HEALTH SUPPORT



Members have access to four sessions; these sessions are paid from Risk and do not affect your day-to-day or out-of-hospital benefits.



Members have access to a Registered Counsellor, Psychologist (Clinical or Counselling), or Social Worker on the POLMED Psycho-social Network who will assist with debriefing.



The sessions are confidential between the member and the Psychologist, Registered Counsellor or Social Worker.



Participation in these sessions is voluntary; members are encouraged to participate.

**If a member requires additional sessions, the member can be registered on the mental health programme. The programme assists with continuing sessions, medication (if needed) and hospitalisation.**

## Key benefits of counselling include, but are not limited to:



Improved communication and interpersonal skills.



Improved self-acceptance and self-esteem.



Capability to change self-defeating behaviours and habits.



More suitable expression and management of emotions.



Relief from depression, anxiety, or other mental health conditions.



Greater confidence and decision-making skills.



Ability to manage stress more effectively.



Improved capabilities for problem-solving and conflict resolution.

## How to find the closest Network Clinical/Counselling Psychologist, Registered Counsellor or Social Worker:

- Access the list of providers on the SAPS Intranet
- Contact POLMED Client Services Call Centre on 0860 765 633
- Go to the POLMED website at [www.polmed.co.za](http://www.polmed.co.za) and search for a network provider from the drop-down list.

# INJURIES SUSTAINED DURING PARTICIPATION IN SPORTING ACTIVITIES



An injury sustained by a member during the participation in a Provincial or National championship, as well as during international participation for which the approval of the National Commissioner was obtained, is regarded as an injury that was sustained in the course of duty, but not as a result of the performance of official duties. The medical expenses that result from the treatment of such an injury will be paid only for members appointed under the Police Act. If a member is instructed to participate in sport or team building, the injury MAY be considered as an injury on duty.

# WHAT YOU SHOULD KNOW ABOUT SYPHILIS AND CONGENITAL SYPHILIS



Please take a few minutes and read through the following information regarding the resurgence of syphilis that has been noted globally by the World Health Organization (WHO); of particular concern is the rise of congenital syphilis in South Africa.

## What is syphilis?

Syphilis is a curable and preventable sexually transmitted disease (STD) caused by the bacterium *Treponema pallidum*. It is transmitted through direct contact with an infectious lesion during sex, via blood transfusions or from mother to child in pregnancy (congenital syphilis)<sup>1</sup>. If syphilis is left untreated, it can last for years and cause serious health problems<sup>2</sup>.



## Why is there a resurgence in this STD?

Syphilis is one of the world's oldest STDs, with the first cases reported in Europe as early as 1495. Although it had been largely eradicated thanks to the discovery of penicillin, the current recurrence can be due to many factors: low screening rates during COVID-19, a disruption of sexually transmitted infection (STI) prevention services during the pandemic, health inequalities in certain third world countries, the fact that it's a mimicking disease and symptoms are easy to miss, or that it occurs at different rates in different communities, for example homosexual or poorer communities.



## Signs and symptoms

If left untreated, syphilis can present itself in stages: primary, secondary, tertiary and latent – each with its own signs and symptoms. These may include painless sores on the genitals, mouth and anus; skin rash, warts, sores, hair-loss, joint pain and fever; blurred vision, sensitivity to light, hearing or balance issues or mental health issues<sup>2</sup>.

## Babies born with syphilis can experience:



Rash



Inflammation of the organs



Anaemia



Bone and joint problems



Neurological conditions including blindness

These symptoms may only be noticed later in life<sup>2,3</sup>.



## Syphilis complications

Syphilis is curable, but if left untreated, treated late, or not treated with the correct medication, it can lead to serious complications. In adults, syphilis can cause cardiovascular and neurological diseases, which can manifest years or decades after initial infection. The tertiary stage of syphilis can affect multiple organs and systems and can even be fatal<sup>2</sup>.

During pregnancy, it can cause complications in birth, which include:

- Stillbirth
- Low birth weight
- Prematurity
- Congenital syphilis<sup>1,2</sup>

Congenital syphilis is a notifiable disease, and all healthcare providers are required to report each case to the NICD.



#### How can syphilis be prevented?

**Practice safe sex by abstaining or using a condom.** If a person has tested positive for syphilis, they should notify their sexual partners at once, so they can also receive treatment.

**Congenital syphilis can be prevented by early diagnosis and treatment of pregnant women.**

All pregnant women should be tested for syphilis at their first antenatal care visit and treated with penicillin if they test positive.

High risk individuals e.g. people living with HIV should have **annual screening tests** for syphilis<sup>1</sup>.



#### Treatment

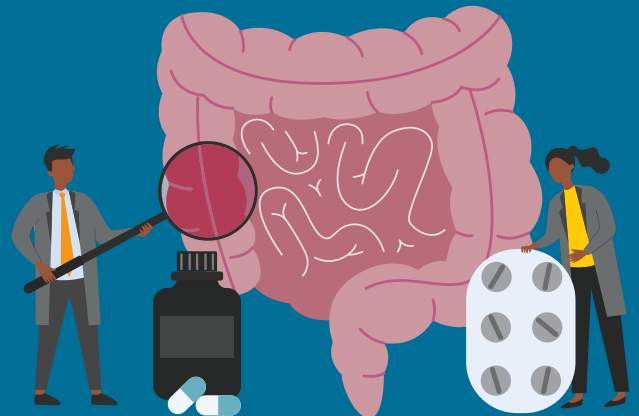
All stages of syphilis can be treated with antibiotic therapy, such as benzathine penicillin injections. Later stages may require more frequent dosing.

Second-line treatment includes alternate antibiotics, such as doxycycline<sup>2,5</sup>. Doxycycline should be avoided in pregnant women and children below eight years due to its effects on skeletal development of the foetus and later in children. It also discolours growing teeth<sup>6</sup>.

*Please see back for references.*

## COLORECTAL CANCER: AN OVERVIEW

Colorectal cancer, affecting the colon or rectum, is a major health concern globally and in South Africa. Between 2010 and 2019 the burden of colorectal cancer significantly increased in Africa.<sup>7</sup>



It is the second most common cancer in males and the third most common cancer in females in South Africa.<sup>1</sup> In South Africa 1 in 77 men and 1 in 132 females are diagnosed with this type of cancer.<sup>2</sup> This may be due to males having a higher prevalence of modifiable risk factors i.e., smoking, alcohol consumption and the protective effect of oestrogen in females.<sup>7</sup> The five-year survival rate for localised colorectal cancer is about 90%, but this rate decreases significantly as the cancer spreads. Due to the early stages of this cancer having few symptoms, up to 25% of patients already have metastatic disease at the time of diagnosis.<sup>3</sup>

### Screening and prevention

Early detection of colorectal cancer significantly improves treatment outcomes, which is why screening is vital. Guidelines generally recommend screening adults with normal risk for colorectal cancer between the ages of 50 and 75 years.

Patients with increased risk (e.g., family history) should screen earlier. Screening modalities include a colonoscopy every 10 years, sigmoidoscopy every 5 to 10 years, and stool tests such as faecal blood tests. Faecal blood tests are also available in a home testing kit to detect blood in the stool.<sup>4,5</sup> Lifestyle choices play a crucial role in prevention.

Maintaining a healthy diet rich in fruits, vegetables, and whole grains, regular exercise, limiting alcohol consumption, and avoiding tobacco are all effective strategies to reduce your risk.<sup>5,2</sup>



# Signs and symptoms

Common symptoms of colorectal cancer include:<sup>27</sup>



Change in bowel habits (diarrhoea/constipation/consistency of stools)



Rectal bleeding or blood in stools



Persistent abdominal discomfort (cramps, gas or pain not related to diet)



A feeling that the bowel does not completely empty



Weakness or fatigue



Unexplained weight loss

If a patient experiences any of these symptoms, they should consult with a health care provider promptly.

## Diagnosis and patient journey

The patient journey begins with a thorough evaluation by a doctor, including a physical exam and a review of the medical history. If colorectal cancer is suspected, diagnostic tests such as a colonoscopy or imaging tests such as CT scans are performed to confirm the diagnosis. Biopsies are often taken during a colonoscopy to determine if cancer cells are present.



## Treatment options

Treatment for colorectal cancer<sup>6</sup> depends on the stage of the disease, the location of the tumour, and the overall health of the patient. Common treatments include:

- **Chemotherapy:** Used to kill cancer cells, often before and after surgery to shrink tumours and eliminate any remaining cancer cells. Drugs such as fluorouracil, capecitabine, and oxaliplatin are commonly used.
- **Biological therapies:** These target specific molecules involved in tumour growth and spread. Medications like bevacizumab (Avastin) and cetuximab (Erbix) are examples of biological agents used to treat advanced colorectal cancer. These more expensive therapies might not be covered by a medical scheme due to benefit limitations or lack of evidence for the therapy and setting.
- **Immunotherapy:** Most of these therapies are still in early-phase clinical testing for colorectal cancer, but their successful use in other types of cancers suggests that they may ultimately prove useful for colorectal cancer as well.
- **Surgery:** The primary treatment for localised cancer, involving the removal of the tumour and surrounding tissue. Advanced techniques like laparoscopic surgery allow for smaller incisions, potentially reducing recovery time.
- **Radiotherapy:** This modality is not often used to treat cancer of the large bowel. It might be used before or after surgery for rectal cancer.

Article continues on page 14

# FREQUENTLY ASKED QUESTIONS



Q1

## WHICH BENEFIT OPTION IS SUITABLE FOR ME?

POLMED offers two benefit options: Aquarium and Marine plan options. Contribution to options is income-based. The higher you earn, the higher you pay, depending on your income regardless of which option you belong to. In selecting your option, consider your family's health needs and affordability.

Aquarium is the Scheme's lower-cost option, designed for families with below-average healthcare needs and/ or lower levels of income. The Marine option is designed for families with more extensive healthcare needs. Marine provides members with comprehensive day-to-day benefits as well as hospital cover.

Q2

## WHAT IS THE BENEFIT OF REGISTERING FOR HEALTH MANAGEMENT PROGRAMMES SUCH AS MATERNITY, CHRONIC ILLNESS, AND ONCOLOGY?

The benefits of a health management programme are that it provides optimal care at the right time and is managed actively in line with evidence-based medicine.

Most people who adhere to the programmes usually see improvement in their health and better management of their chronic and related conditions. This allows for a prolonged, active and productive life. Participating in these programmes protects you from co-payments.

Q3

## WHAT IS A CO-PAYMENT?

Co-payment is a fee that you are required to pay in addition to what the Scheme pays. To reduce the risk of co-payments, members and their dependants are advised to access benefits from network providers or follow the treatment formulary.

Network providers are contracted to the Scheme at a discounted rate. If you use a network provider, there are no co-payments. If you do not consult a network provider for your health needs or your provider prescribes non-formulary medication, you may pay co-payments.

Q4

## HOW DO I ACCESS A LIST OF NETWORK PROVIDERS?

You can access a list of network providers close to you on the website using the provider locator tool on [www.polmed.co.za](http://www.polmed.co.za); you need to insert your street address and select your plan.

Q5

## I WANT TO UPDATE MY CONTACT DETAILS, CELL NUMBER/EMAIL ADDRESS/ADDRESS.

Contact the contact centre on 0860 765 633 to update your details or email address.

Q6

## HOW DO I ESCALATE MY QUERY?

You can escalate a query via email to [po@polmed.co.za](mailto:po@polmed.co.za). If you prefer to call, you can request to speak to a team leader to resolve your escalation.

Q7

## HOW DO I GO ABOUT GETTING MY E-CARD ON WHATSAPP?

You need to save the WhatsApp chat number 060 070 2547 on your contacts and follow the instructions. By using WhatsApp, you can view the following of your information:

- Your membership card
- Your latest tax certificate
- Your monthly member's statement
- Your membership certificate
- Your recent claims
- You can request to speak to an agent who can assist you personally.

Q8

## HOW DO I GO ABOUT OBTAINING A SPECIALIST REFERRAL AUTHORISATION NUMBER?

All POLMED beneficiaries need to be referred to a specialist by their GP. The GP should provide a member with a specialist referral authorisation number. The GP can obtain this number by calling our HCP contact centre on 086 111 266.

Q9

## WHAT INFORMATION CAN I VIEW ON THE MEMBER ZONE ON [WWW.POLMED.CO.ZA](http://WWW.POLMED.CO.ZA)?

View your personal information and update it.  
Benefit usage per dependant

- Monthly claims statements
- Contribution information
- Tax certificates
- Membership certificate
- Authorisations
- Query history
- Speak to an agent via Live Chat

Article continued from page 12

## Conclusion

Colorectal cancer can be a challenging diagnosis, but advancements in screening and treatment have significantly improved outcomes. Awareness of symptoms, regular screening, and understanding treatment options are key components of managing this disease. Patients should always consult with healthcare professionals who can provide guidance tailored to their specific condition and ensure the best possible care.

Please see back for references.



# POLMED CONTACT DETAILS:

## WANT TO SPEAK TO US?

If you would like to speak to us, please do not hesitate to contact our Client Service Centre or send us an email.



### Contact Us

Tel: 0860 765 633 or 0860 POLMED  
Email: [polmed@medscheme.co.za](mailto:polmed@medscheme.co.za)  
Fax: 0860 104 114

### POLMED Client Service Centre:

Nedbank Plaza, C/o Stanza Bopape and  
Steve Biko Streets,  
Arcadia, 0083

### Claims, Membership and Contributions:

POLMED, Private Bag X16, Arcadia, 0007

### Council for Medical Schemes:

[www.medicalschemes.com](http://www.medicalschemes.com)

### POLMED Fraud Hotline:

Tel: 0800 112 811  
Email: [fraud@medscheme.co.za](mailto:fraud@medscheme.co.za)

# 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

### EAST LONDON:

Unit 5, 8 Balfour Rd,  
Vincent, East London

### KATHU:

6 Rietbok Street, Kathu

### KIMBERLEY:

Shop 17, Southey Street, Kimberley

### KLERKSDORP:

Medicover Building, Shop 11,  
22 Knowles Street,  
Witkoppies, Klerksdorp

### LEPHALLE:

Shop 6, Bosveld Boulevard Park,  
Cnr Joe Slovo & Chris Hani Streets,  
Onverwacht, Lephalle

### MAHIKENG:

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

### NELSPRUIT:

Shop 11, City Centre Mall,  
Cnr Andrews Street & Madiba Drive, Nelspruit

### PIETERMARITZBURG

Pietermaritzburg Arch,  
39/45 Chief Albert Luthuli Street,  
Pietermaritzburg

### 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

### RUSTENBURG:

Shop 23, Lifestyle Square,  
Beyers Naude Drive,  
Rustenburg

### VEREENIGING:

Ground Floor,  
36 Merriman Avenue,  
Vereeniging

### WORCESTER

45 Church Street, Worcester



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