

## Healthy news for the members of Genesis Medical Scheme

November 2011

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### PHARMACY DISPENSING FEES

Over the past few months we have advised you of our successful negotiations with DisChem Pharmacies and MediRite Pharmacies. Both groups have agreed to keep their dispensing fee to our members at the "old" unofficial rate that is substantially lower than the 4-tier tariff that is now the legal maximum that may be charged.

Clicks Pharmacies previously charged Genesis members the lower rate but they have now decided to increase their dispensing fee to our members. The Clicks tariff is more than DisChem and MediRite but less than the legal maximum.

#### How does this affect me?

Some members have asked how the dispensing fee affects them. The answer lies in several areas.

Members who use their savings accounts to purchase medicine will find that their savings go further through lower dispensing fees. Anyone that has a co-payment for medicines will also notice a saving in a lower payment for the medication. Importantly, even when the medicine is being paid for by Genesis, the lower dispensing fee will help you in the form of increased benefits and lower contribution increases in future.

### Important Numbers:

**Telephone:**  
0860 10 20 10

**Fax:**  
(021) 447 4707

**Hospital admissions:**  
0860 10 62 05

**Chronic authorisation:**  
0860 10 62 03

**Emergency Evacuation:**  
0861 436 374

### FACEBOOK

We would love for you to join our fan page – click here to join:

<http://www.facebook.com/genesismedical>

### TWITTER

Follow us on:

<http://twitter.com/GenesisMedical>

### ER24

ER24 is our preferred provider in cases requiring emergency evacuation, transport and pre-hospital admission treatment. Their all hours telephone number is 084 124. Remember too that ER24 has a 24/7 clinical helpline (0861 36 374) to assist with any medical question that you may have. Ensure that you have your Genesis membership number handy so that they may assist you.

## What should you do?

Wherever possible, try and negotiate lower fees from service providers. Where possible, use the providers that are helping Genesis members, such as DisChem and MediRite that offer lower dispensing fees.

Every little bit helps. Every member should do their bit to help themselves and other members.

## MEDICAL SCHEMES ARE GREEDY

The news media often regales stories of medical schemes ripping off members and doctors by refusing claims. Some of the stories may well be true and have merit. Many more are plainly unfounded.

A lot of people believe that medical aids just make things up as they go along and that somehow members are treated differently or unequally.

This of course is not true at all. The relationship that all members have with the medical scheme is regulated by the rules of the scheme. All of the rights and obligations of each member are set out in the rules.

When members pay a contribution to a scheme, they are entitled to the benefits that correspond to the benefit option chosen.

Members submit claims that are assessed in terms of the rules of the scheme and benefits are paid accordingly.

It also does not follow that just because one scheme pays for a particular treatment that every medical aid will pay for that treatment. Each medical aid has its own specific benefits that are related to their rules and contribution tables. Comparing one scheme to another is often difficult.

## Medical aids take my money and they don't pay claims

This chant is often vented in the news media. All too often the members whose claims are settled remain silent leaving the impression that medical aids just steal members' money. Usually, the people making these chants forget that they are in fact owners of the medical scheme against whom they are venting.

## The cost of healthcare

During or about 2000, the average cost of an in-hospital event was approximately R 6 000. In 2007 this figure had increased to R19 923 and to R29 483 by 2010. These figures must be considered against the contribution that members pay to Genesis. The annual contribution paid by a member of the Private option for 2010 amounted to R10 740 which should be viewed against the average claim per member of R29 483 (that is per member claiming).

During 2010 Genesis paid claims totalling almost R135 million. Some of the individual claims that were paid include:

Member A	(37 year old – cerebral aneurysm)	R2 007 047
Member B	(cardiovascular (heart) disease)	R1 788 072

## GENESIS WEBSITE

The Genesis website has a confidential members section where you can view your personal records. Within this section you can view the status of your membership, your claims history, access statements, reconcile your savings transactions and download your tax certificates. The FAQ section also provides very useful information on our benefits, claims processes, contribution details and other general information. You will also be able to view your savings balance here!

[www.genesismedical.co.za](http://www.genesismedical.co.za)

## HELP FOR HEARTBURN\*

There are many things you can do to prevent heartburn. And it's important that you treat the cause, as chronic reflux can actually damage your oesophagus.

- Cut down generally on your fat intake.
- Stop smoking.
- Scrap the late night snacks as your body needs time to digest the meal before you lie down.
- Fresh fruit and vegetables are rich in fibre and healthy in general, but remember that tomatoes and onions can increase the acid levels in your stomach, so go slow on these.
- Tight-fitting clothes around the abdomen make the job of digestion more difficult.
- Too much alcohol can cause heartburn.
- Avoid spicy food as well as large quantities of salt and vinegar.
- Caffeine is bad news to all those suffering from heartburn. Drink less tea and coffee and opt for soda drinks that do not contain caffeine.
- Constant stress can affect your digestive process and cause higher levels of stomach acid to be produced
- Exercise is good for your whole system and many people have found that their heartburn decreases once they switch to a healthier diet and they get some regular exercise.
- Eat your food slowly. The faster you eat, the harder your stomach has to work and the more likely you are to suffer from heartburn.

While there are many over-the-counter remedies that do work for heartburn, don't

Member C	(cardiac (heart) failure)	R1 118 384
Member D	(Motor vehicle accident)	R908 294
Member E	(congestive heart failure)	R980 475
Member F	(chronic obstructive pulmonary disease)	R952 948
Member G	(septicaemia / kidney transplant)	R812 333
Member H	(34 year old – thrown by a horse)	R505 164
Member I	(16 year old knocked down by a car)	R354 589

These are just some of the claims settled by Genesis during 2010 and 2011. Apart from presenting a shocking picture of the rapidly increasing and high cost of healthcare, it forces one to recognise the absolute need for healthcare insurance. In addition, the figures above show the value that membership of a medical scheme represents to members.

lose sight of the fact that heartburn is your body's way of telling you that you should change your lifestyle.

**DANDRUFF GETTING YOU DOWN? \***

Don't let it rule your life – or ruin that hot date you've got lined up. Get rid of the flakes with these simple steps. For best results, shampoo daily, leaving the lather on for at least 10 minutes before rinsing. Massage your scalp vigorously as you shampoo – this helps to loosen flakes so that they can be rinsed away. Thorough rinsing is essential, since shampoo residue can aggravate skin problems. When the condition clears up, keep it in check by shampooing with medicated shampoo once or twice a week (these products are too harsh for daily use).

\* Many thanks to: Health24.com. Visit their site: <http://www.health24.com>

where you are free to choose



[www.genesismedical.co.za](http://www.genesismedical.co.za)

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To ensure you receive communication from Genesis,  
 please add [genesis@genesismedical.co.za](mailto:genesis@genesismedical.co.za) to your address book or safe senders list.