

# Wellness Pensioner Roadshow

2019



To promote the Wellness and Preventative Care Benefits



To provide Screening to enable early identification of Chronic Disease



To raise awareness of benefits relevant to Pensioners



To raise awareness of the National Pensioner Project

# Objectives



# Agenda

## Bankmed

- Our Commitment to You
- Bankmed Support
- Pensioner Overview
- Bankmed Solvency and Claims Ratio

## Wellness

- Wellness Rationale
- Wellness Value Proposition
- Wellness Cycle

## Senior Health – Graceful Aging

### Benefits

- Applicable Benefits
- Wellness & Preventative Care Benefits

## Managed Care Programmes

- Chronic Medication and Treatment Baskets
- Chronic Disease Management
- Support Programmes

## Pensioner Project

## Q&A







Bankmed



## Our Commitment to You

### ***A Promise For A Select Few***

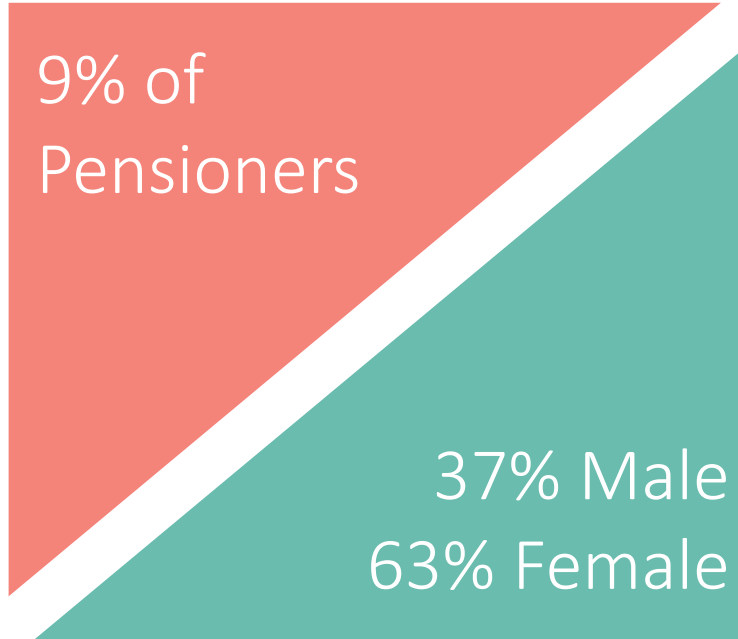
Because Bankmed is for you.  
For your family. For your good health.

- ✚ Our commitment to you, is reflected in the value we provide. We do this in the tailored Plans and Benefits that are designed specifically for you
- ✚ With Benefits that are beyond the average and exceptional financial sustainability forming the foundation of Bankmed Medical Scheme, your needs are our sole consideration



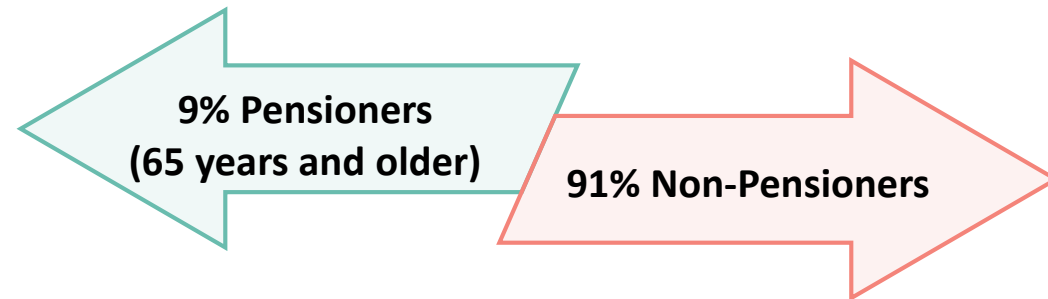


# Bankmed Support



## Plan Distribution

Plus	18%
Comprehensive	61%
Traditional	12%
Core Saver	5%
Basic	3%
Essential	1%



The **majority** of pensioner members are on the  
**Comprehensive Plan**

# Bankmed Solvency and Claims Ratio

<b>Year</b>	<b>Ratio</b>
2011	50.2 %
2012	48.5 %
2013	49.9 %
2014	46.3 %
2015	42.5 %
2016	40.1%
2017	38.8%
2018	38.8%
2019 (budget)	<b>37.7%</b>

As at 31 December 2018:

**Actual Claims Ratio**

**94.83%**

(Budgeted Claims Ratio: 94.09%)





Wellness

# Wellness Rationale

Shift member focus from  
cost and sickness cure to  
investment in a healthy,  
balanced lifestyle



# Wellness Value Proposition

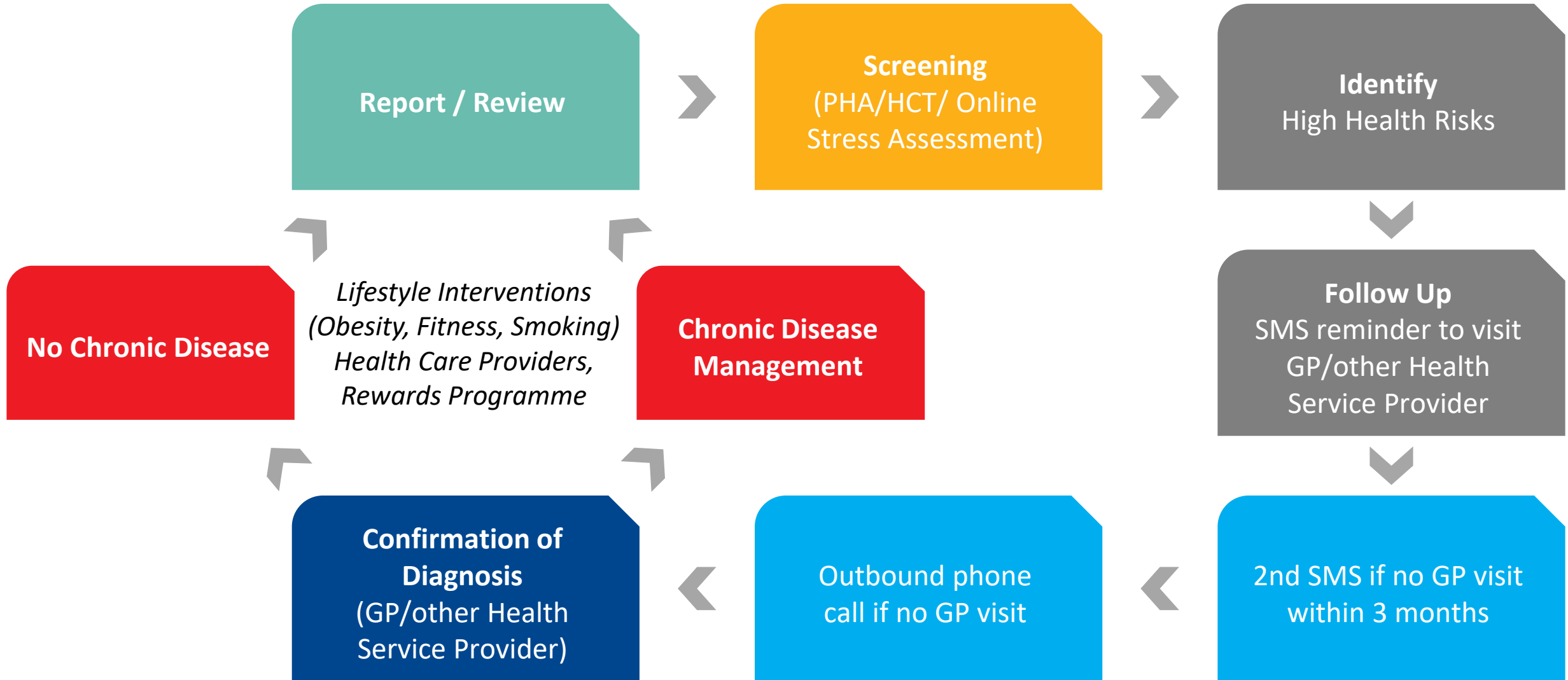
## *Preventative Care and Wellness*

Good health starts with knowing your health. Bankmed offers wellness initiatives and preventative care programmes that help us to identify your risks early, in order for us to manage your health optimally





# The Wellness Cycle





## Senior Health: Graceful Aging

# 65 Years old is still young!

**H**ow old is old? World Health Organisation (WHO) had declared that 65 years old is still considered young.

Before, based on the Friendly Societies Act (1875) in Britain, old was defined by age of 50. The UN has not adopted a standard criterion but lately 60 years old was referred as the border age to the word 'old'. However the health organisation had done a new research recently, according to average health quality and life expectancy and defined a new criterion that divides human age as follows:



- 0 to 17 years old: underage
- 18 to 65 years old: youth or young people
- 66 to 79 years old: middle-aged
- 80 to 99 years old: elderly or senior
- 100+ years old: long-lived elderly





# Common Facts about Health in Seniors



As people get older, physiological changes occur in their body as a natural part of aging



Physical changes due to aging can occur in almost every organ and can affect your health and lifestyle



Psychosocial issues can also play a role in your physical and mental health



Some diseases and conditions become more prominent

# Common Facts about Health in Seniors



A balanced diet and regular exercise are strongly linked to better health outcomes



A series of routine screening tests and preventive measures are recommended



Important preventive measures at home can improve your safety and health

# What Changes Occur in the Body as we Age?

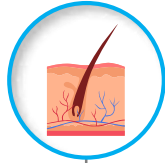
A wide range of changes can happen.

These changes are not necessarily indicative of an underlying disease but they can be distressing to the individual. Even though the aging process cannot be stopped, being aware of these changes and adopting a healthy lifestyle can reduce their impact on overall health





# Expected Bodily Changes of Aging



**Skin:** With aging, skin becomes less flexible, thinner, and more fragile. Easy bruising is noticeable, and wrinkles, age spots, and skin tags may become more apparent. Skin can also become more dry and itchy as a result of less natural skin oil production



**Bones, joints, and muscles:** Bones typically lose density and shrink in size making them more susceptible to fractures (breaks). Muscles shrink in mass and become weaker. Joints can suffer from normal wear and tear; joints become inflamed, painful and less flexible



**Mobility and balance:** Mobility and balance can be affected by various age related changes. Bone, joint and muscle problems in conjunction with changes in nervous system are the major contributors to balance problems. Falls may occur resulting in further damage with bruises and fractures

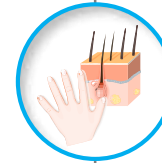
# Expected Bodily Changes of Aging



**Body shape:** Body stature can become shorter and curvature of the back vertebrae may be altered. Increased muscle loss and reduced fat metabolism can also occur. Fat can redistribute to the abdominal area and buttock areas. Maintaining an ideal body weight becomes more difficult



**Face:** Other than wrinkles and age spots, the overall facial contour can change. Overall loss of volume from facial bone and fat can result in less tightness of the facial skin and sagging. The face becomes droopier and bottom heavy



**Hair and nail:** Hair can become thinner and weaker. Dry hair may lead to itching and discomfort. Nails may become brittle and unshapely. Nails can also get dry and form vertical ridges. Toe nail thickening is common. Nail fungal infections may occur frequently



**Teeth and gums:** Teeth can become weak, brittle and dry. Salivary glands produce less saliva. Gums can also recede from the teeth. These changes may result in dry mouth, tooth decay, infections, bad breath, tooth loss and gum disease

# Expected Bodily Changes of Aging



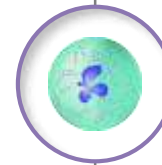
**Hormones and endocrine glands:** Diabetes and thyroid dysfunction. Problems with cholesterol, fat, calcium and Vitamin D metabolism may occur. Sexual hormones reach a low level and can lead to erectile dysfunction and vaginal dryness



**Memory:** Problems with memory are common. However, it is important to realise that minor memory problems do not constitute dementia or Alzheimer's disease. Simple lapses of memory such as not remembering where you left a key or whether you locked the door are a normal part of aging



**Hearing:** Changes in nerves of hearing and ear structures can dim hearing and cause age-related hearing loss. Higher frequencies become harder to hear



**Immunity:** The body's immune system can get weaker with age. Blood cells that fight infections (white blood cells) become less effective leading to more frequent infections

# Expected Bodily Changes of Aging



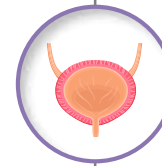
**Vision:** Eyes can become drier and the lens can lose its accuracy. Vision can be affected by these changes and can become blurry and out of focus. Glasses or contact lenses can help correct these problems



**Taste and smell:** Sense of smell and, less commonly, sense of taste may fade leading to poor appetite and weight loss



**Sleep:** Sleep patterns can significantly change with age. Duration of sleep, quality of sleep and frequent night time awakening are commonly seen



**Bowel and bladder:** Bowel and bladder control can cause problems with incontinence (involuntary loss of faeces or urine). Additionally, bowel and bladder habit can change. Constipation is common in as are urinary frequency and difficulty initiating urination



# Most Common Diseases and Conditions in Seniors

Medical problems can involve any organ system in the body. Most conditions result from decreased function or degeneration of the involved organ



# Most Common Organ System Medical Conditions



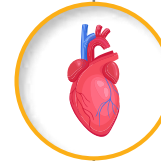
**Musculoskeletal:** Osteoarthritis (inflammation of joints due to wear and tear), osteoporosis (bone loss), gout, loss of muscle mass, fractures



**Hormonal:** Diabetes, menopause, thyroid dysfunction, high cholesterol, slower overall metabolism



**Neurological:** Dementia (Alzheimer or other types), Parkinson's disease, strokes, poor vision, hearing impairment, balance problems



**Cardiovascular disease:** heart attacks, congestive heart failure, irregular heart rhythm, high blood pressure, atherosclerosis (hardening and narrowing of blood vessels) and peripheral vascular disease or peripheral artery disease (poor blood flow as a result of narrow blood vessels)

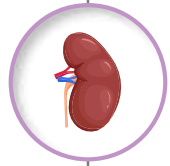


**Visual:** macular degeneration, glaucoma, cataracts, diabetes and hypertension related eye disease

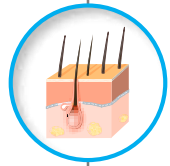
# Most Common Organ System Medical Conditions



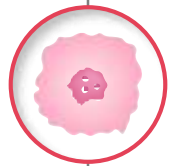
**Lungs:** Chronic obstructive pulmonary disease (COPD), loss of lung volume



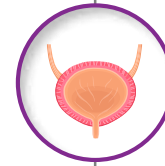
**Kidneys:** Poor kidney function (kidney or renal disease) from long standing diabetes and hypertension



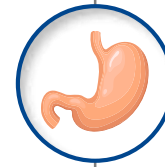
**Skin and Hair:** Hair loss, dry skin, itching, infections



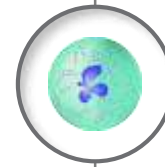
**Cancer:** Prostate, colon, lung, breast



**Urinary:** urinary incontinence, urinary urgency, difficulty urinating

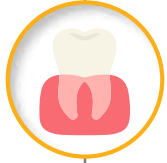


**Gastrointestinal:** Stomach ulcers, swallowing difficulty (dysphagia), constipation, bowel incontinence, haemorrhoids

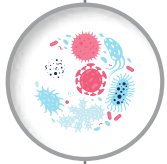


**Bone marrow and immune system:** Inability to produce sufficient blood cells (anaemia, myelodysplasia)

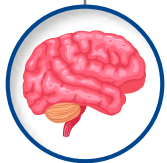
# Most Common Organ System Medical Conditions



**Oral and dental:** Gum disease, dry mouth, loss of teeth, poorly fitting dentures



**Infections:** Urinary tract infection, pneumonia, skin infection, shingles, colon infection (diverticulitis, colitis)



**Psychiatric:** Depression, anxiety, sleep disturbance, insomnia



**General problems:** Fatigue, general deconditioning, forgetfulness, medication side effects, diminished appetite, weight loss, falls



*Social issues can have a significant impact on life and both physical and mental health of seniors. Some of the major contributors to social and psychological problems for seniors are as follows:*

- ✦ Loneliness from losing a spouse and friends
- ✦ Inability to independently manage regular activities of living
- ✦ Difficulty coping and accepting physical changes of aging
- ✦ Frustration with ongoing medical problems and increasing number of medications
- ✦ Social isolation as adult children are engaged in their own lives
- ✦ Feeling inadequate from inability to continue to work
- ✦ Boredom from retirement and lack of routine activities
- ✦ Financial stresses from the loss of regular income



## Lifestyle Changes to Lead a Healthy Life as you Age

A balanced diet and participation in regular exercise are paramount in maintaining a healthy life. Routine exercise and a healthy diet have a noticeable impact in general well-being.

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Many diseases may be prevented or at least slowed down as a result of a healthy lifestyle. Osteoporosis, arthritis, heart disease, high blood pressures, diabetes, high cholesterol, dementia, depression, and certain cancers are some of the common conditions that can be positively modified through diet, exercise and other simple lifestyle changes.

## Lifestyle Changes to Lead a Healthy Life as you Age

- ✦ Limit alcohol intake
- ✦ Stop smoking
- ✦ Use skin moisturisers and sun protection
- ✦ Brush and floss teeth once or twice a day
- ✦ Consult your primary care doctor routinely
- ✦ Review list of medications with doctor(s)

- ✦ Carry out health screenings, preventive tests and vaccinations
- ✦ Visit a dentist annually or biannually
- ✦ Follow up with an eye doctor and a foot doctor, especially if you are diabetic
- ✦ Be aware of potential medication side effects and drug interactions including over-the-counter drugs, herbal and alternative medicine
- ✦ Adhere to a routine sleep schedule and good sleep hygiene
- ✦ Engage in routine and scheduled social activities
- ✦ Take vacations where possible

- ✦ A good and healthy diet has numerous potential benefits.
  - ✦ Heart disease, vascular disease, diabetes, high blood pressure, high cholesterol, strokes, memory problems, osteoporosis, certain cancers, skin, hair and nail diseases and visual problems are examples of conditions which can be impacted by diet.
  - ✦ Proteins, carbohydrates, fats, vitamins, minerals and water are all essential nutrients that make up most cells and tissues in human body. Thus, these essential components need to be provided in moderation through the diet for maintenance of good health.
- ✦ A balanced diet consisting of fruit and vegetables, whole grains and fibre is generally recommended to provide these necessary nutrients. Avoidance of saturated fats (animal fat), supplementation with minerals and vitamins and consumption of plenty of fluids are considered an important component of a healthy diet.
  - ✦ Although the quality of food is important, quantity should not be overlooked. A large portion of a very healthy diet can lead to a high caloric intake. Moderate portion sizes to achieve daily caloric goals of 1 500 to 2 000 are generally advised. Avoiding empty calories is also important. These are foods which lack good nutritional value but are high in calories. Examples include sodas, chips, cookies, donuts, and alcohol.
  - ✦ Special dietary restrictions for certain conditions are also important to follow. Restricted salt and fluid intake for people with heart failure or kidney disease or carbohydrate controlled diet for people with diabetes are general examples of such guidelines.



# Exercise in Senior Health

Benefits of exercise in disease prevention and progression cannot be overemphasised

Regular physical activity and exercise can help manage or even prevent a variety of health problems in the elderly

Heart disease, high cholesterol, diabetes, osteoporosis, muscle weakness, certain cancers, depression and stroke are some common medical conditions where routine physical activity and effective exercising provides benefit



# Health Benefits of Exercise for Seniors



Weight maintenance and burning of excess calories



Improves the ratio of good cholesterol to bad cholesterol



Builds up physical endurance



Maintains bone and muscle health



Better delivery of oxygen and nutrients to tissues



Optimises health of the heart, lung and vascular system

# Health Benefits of Exercise for Seniors



Reduces risk of falls and arthritis



Mood enhancement



Better sleep quality and duration



As a general precaution, if symptoms such as chest pain or tightness, shortness of breath, fainting or dizziness occur during or after exercising, it is important for the individual to stop the exercise and notify their physician promptly



Walking, swimming and exercise machines are generally safe and can help achieve these goals. Balance exercises, flexibility exercises and resistance exercises (weight lifting) can also be beneficial



Regular exercise 3-5 times a week for at least 30 minutes is strongly advised.

*The following lists some of the important preventive and screening measures for seniors*

- + Influenza vaccination
- + Pneumonia vaccination
- + Colon cancer screening
- + Breast cancer screening
- + Prostate cancer screening / annual rectal exam and PSA (Prostate Specific Antigen)
- + Osteoporosis screening with bone density scan
- + Lipid disorder screening yearly
- + Diabetes screening in people with high blood pressure, high cholesterol, obesity or previous high blood sugar levels with or without symptoms of diabetes
- + Blood pressure screening at least once a year
- + Smoking cessation counselling



# Safety Measures for the Elderly

General safety measures both at home, and away from home are encouraged and recommended. Falls and injuries, confusion, adherence to medical instructions and future health and financial planning are among the concerns pertinent to elderly care

# Simple Home Safety Recommendations for Seniors



Use of canes or walkers and shower seats for fall prevention if unsteady on feet



Utilise assist devices such as walkers, wheelchairs, scooters to promote safe mobility and independence if difficulty getting around



Replace hard wood floors with carpeting for injury reduction in case of a fall (avoid throw rugs on hard wood floors or potentially slippery surfaces)



Hire caregivers or accept assistance from family members if activities of daily living become difficult



Manage medications by taking advantage of pill boxes when keeping track of medications become burdensome



Use hearing aids, wear glasses, and install good lighting to diminish effects of hearing and visual problems

# Simple Home Safety Recommendations for Seniors



Schedule routine sleep and wake times to improve sleep quality and day time efficiency



Subscribe to medical alert systems and programme emergency phone numbers into cell phones for easy access in case of an emergency



Plan regular social activities to improve social interactions



Prepare a properly executed advance healthcare directive, living will and trust to outline decisions and preferences in preparation for the time a person may become incapable of making sound decisions



Drive with care and recognise when it may be safer to stop driving

# Medication

Another noteworthy concern is the subject of medications. With the rise in availability of various medications, naturally a growing list of drugs is offered due to the high prevalence of medical conditions. Interactions between these drugs and their individual side effects become increasingly more likely. The best approach to address these concerns is a discussion and periodic medication review with the treating doctor/s or the primary care doctor. Keep up-to-date records of allergies, medications, diseases, medical and surgical history and advance directives readily available. This becomes useful if hospitalized.





# Hospital Concerns of the Elderly

With increasing medical issues medical care becomes more complex and difficult to manage. As hospital visits and admissions become more frequent, the overall health status can decline. Although hospitalisation is often necessary, it is not always free of risk.

Episodes of waxing and waning confusion (delirium) is a common feature. Even though delirium is typically reversible, it can sometimes linger for a long time and possibly reset one's mental function at a lower baseline. Delirium can be caused by:

- + Effects of the medical illness itself
- + Being in an unfamiliar environment
- + Interacting with unfamiliar people
- + Noisy and brightly lit hallways and hospital rooms during the night
- + Frequent awakening at night time for blood draws and vital signs
- + Medications for pain and sedation which can alter thoughts and mental judgment
- + Intravenous lines, urinary catheters and other medical devices attached to the body

Hospital related infections

Medication and procedure  
side effects and complications

Interaction between home  
medications and new  
hospital drugs

General decline in function

Falls and injuries

## Other Potential Dangers of Hospitalisation of Seniors

### Conclusion

Although there are many problems that you may encounter, both in and out of the hospital, understanding the problems and then forming a plan to address them is a first large step in making the years ahead productive and enjoyable.



## Benefits

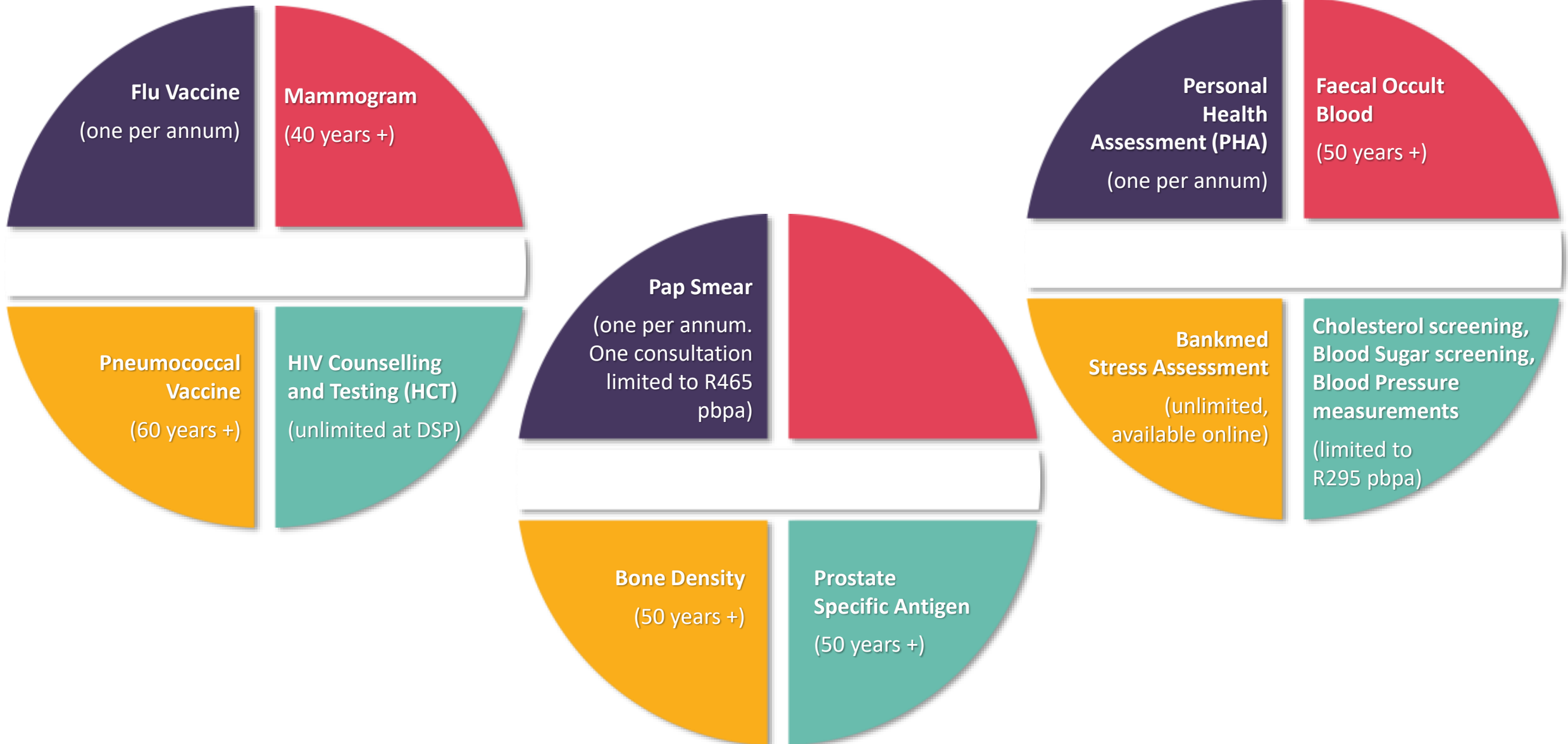
# Benefits

## *Getting the most out of your plan*

- ✦ Undergo regular Health Screenings
- ✦ Make use of day clinics instead of hospitals for authorised planned admissions to avoid out of pocket payments
- ✦ Save on medical expenses by utilising a network of Designated Service Providers (DSPs)
- ✦ Save on day-to-day benefits by registering on the Medicine Advisory Services Programme for Chronic Medication
- ✦ Manage your communication details, monitor your benefit usage, view your Electronic Health Record (EHR), request membership and tax certificates, find a specialist and more via the Bankmed website at [www.bankmed.co.za](http://www.bankmed.co.za)
- ✦ Keep your medical information with you by downloading the Bankmed App to your Smart phone or Android device



# Wellness and Preventative Care Benefits (Applicable to pensioners)





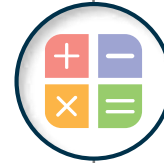
# Breast Cancer and Risk Calculator



Bankmed is a member of Health Quality Assessment and on annual basis reviews international guidelines. Bankmed on an ongoing basis aligns its benefits to what is regarded as best practice



Cancer of the breast is the most prevalent cancer amongst the Bankmed female beneficiaries



This is an interactive calculator that estimates the risk of developing breast cancer



An enhancement to the current breast cancer screening is being implemented in 2019 with the introduction of a breast cancer risk calculator which will be available on the Bankmed website

# Breast Cancer and Risk Calculator



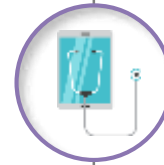
Members are risk rated low, medium or high risk. Based on the risk rating appropriate benefits are made available e.g. high risk members will have access to an MRI study of the breast in consultation with the treating doctor



This benefit will be available to members on all Plans



Seeking treatment early will improve the clinical outcomes of these members



The Bankmed wellness strategy is about early identification of disease and enrolment onto the Oncology Managed Care Programme where the appropriate treatment basket of services is made available to members



Managed Care  
Programmes

# Managed Care Programmes

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- ✚ Bankmed Chronic Medicine Advisory Services
- ✚ Premier Plus Programme (Diabetes)





## Chronic Medication and Treatment Baskets

- ✚ Access to various medications related to condition available on the Condition Medication List (CML) for your approved condition
- ✚ Authorisation not limited to specific product but to the specific registered condition
- ✚ If no CML there may be approval for a specific product
- ✚ Treatment Baskets: cover for defined procedures, tests and a limited number of specialist consultations annually for CDL conditions



Treatment  
baskets for  
26 CDL  
conditions

Addison's Disease	Bronchietasis
Asthma	Cardiac Failure
Bipolar Mood Disorder	Cardiomyopathy
Chronic Renal Disease	COPD
Coronary Artery Disease	Crohn's Disease
Diabetes Mellitus Type 1&2	Dysrhythmias
Epilepsy	Glaucoma
Haemophilia	Hyperlipidaemia
Hypertension	Hypothyroidism
Multiple Sclerosis	Parkinson's Disease
Rheumatoid Arthritis	Schizophrenia
Systemic Lupus Erythematosus	Ulcerative Colitis
Diabetes Insipidus	HIV/AIDS (anti-retroviral therapy)

# 2019 Additional Disease List

Bankmed:  
Traditional Plan,  
Comprehensive  
Plan and  
Plus Plan

Acne	Gastro-oesophageal Reflux Disease
Allergic Rhinitis	Gout
Ankylosing Spondylitis	Motor Neuron Disease
Anxiety Disorder (Chronic)	Osteoarthritis
Atopic Dermatitis (Eczema)	Osteoporosis
Attention Deficit Disorder	Paget's Disease
Cystic Fibrosis	Psoriasis
Depression	Alzheimer's Disease (covered on Comprehensive and Plus Plans only)



## Cover for chronic conditions

- ✦ Cover for medication if you have a listed condition for which you have to take medication for three months or longer
- ✦ Cover for 26 conditions on the Chronic Disease List
- ✦ Requires registration on the Chronic Illness Benefit and meeting the clinical criteria



## How to manage your chronic condition

- ✦ Core Saver, Traditional, Comprehensive and Plus Plan have access to Medicine Advisory Services
- ✦ Medicine Advisory Services provide structured solutions with the medication you use, especially chronic medication
- ✦ Medicine Advisory Services provide an efficient pre-authorisation process using advanced technology with pharmacological and medical expertise



## How to apply for chronic medication

- ✦ Ask your Healthcare Professional or pharmacist to call Bankmed's Chronic Managed Care department on **0800 132 435** or **0822 226 5633 (0822 BANKMED)**
- ✦ Members on Essential and Basic Plans can contact [chronicbasicesential@bankmed.co.za](mailto:chronicbasicesential@bankmed.co.za) or **011 539 700**

# Chronic Medication

- ✦ Apply for Chronic Medication as soon as you have been diagnosed with one of the conditions Bankmed covers
- ✦ Chronic Medication is subject to the available Benefit as per your Plan

Essential	Basic	Core Saver	Traditional	Comprehensive	Plus
Limited to PMBs  100% of cost for PMBs at contracted rate, unlimited via Bankmed GP Entry Plan Network (DSP) and subject to Scheme-approved medicine list (formulary)	100% of cost at contracted rate, unlimited via Bankmed GP Entry Plan Network (DSP) and subject to Scheme-approved medicine list (formulary)	Limited to Core Saver medicine list (formulary) for PMB conditions and paid as follows:  ✦ 100% of Scheme Medicine Reference Price for Bankmed Network GPs (DSPs) or Bankmed Pharmacy Network (DSP) ✦ 80% of Scheme Medicine Reference Price for non-DSPs ✦ 100% of cost for medication via non-DSP (involuntary use of a non-DSP)	Limited to R 19 635 pbpa and paid as follows:  ✦ 100% of Scheme Medicine Reference Price for Bankmed Network GPs (DSPs) or Bankmed Pharmacy Network (DSP) ✦ 80% of Scheme Medicine Reference Price for non-DSPs ✦ 100% of cost for medication via non-DSP (involuntary use of a non-DSP)	Limited to R 21 260 pbpa (Insured Benefits) and paid as follows:	Limited to R 25 355 pbpa (Insured Benefits) and paid as follows:
			Continued benefits for PMBs after depletion of annual limit, subject to PMB regulations		

# Premier Plus Programme

*Disease Management Programme for Cardiovascular (Heart) Disease and Diabetes*

- ✚ Basket of Care set by the Scheme, subject to PMB regulations
- ✚ Provider driven initiative
- ✚ Performance dashboard and score card to monitor progress of patient





# Appliance Benefit for Hypertension and Diabetes

*Chronic Medication is subject to the available Benefit as per your Plan*

Essential	Basic	Core Saver	Traditional	Comprehensive	Plus
Subject to pre- authorisation	Subject to pre- authorisation	Available on prescription without additional motivation and Scheme approval	Available on prescription without additional motivation and Scheme approval		
100% of Scheme Rate	100% of Scheme Rate subject to the combined limit of R2 970 pbpa with external prosthesis and medical/surgical appliances, further limited as follows:	100% of Scheme Rate subject to the combined limit of R2 970 pbpa with external prosthesis and medical/surgical appliances, further limited as follows:	100% Scheme Rate, subject to the combined limit of R6 775 pbpa for 'other chronic appliances' under medical/surgical appliances, and further limited as follows:		
Limited to PMBs	<ul style="list-style-type: none"> <li>✚ Blood pressure monitors: R1 140 pbpa</li> <li>✚ Glucometers: R805 pbpa</li> </ul>	<ul style="list-style-type: none"> <li>✚ Blood pressure monitors: R1 140 pbpa</li> <li>✚ Glucometers: R805 pbpa</li> </ul>	<ul style="list-style-type: none"> <li>✚ Blood pressure monitors: R1 140 pbpa</li> <li>✚ Glucometers: R805 pbpa</li> </ul>		

# Support Programmes



# Support Programmes

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✚ Home Nursing

✚ Frail Care

✚ HomeCare

✚ Care Coordination Programme (CCP)

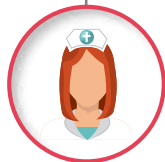
✚ Compassionate Care Benefit (CCB)

✚ Advanced Illness Benefit (AIB)





HomeCare is an accredited service provider that offers home-based care in the comfort and familiar surroundings of member's home



High quality service is delivered through a network of professional nurses who understand the benefits provided by the scheme



Preauthorisation is required



These services are paid for in lieu of hospitalisation. There will be clinical entry criteria for members to access this benefit and it will be carried out in collaboration with the treating doctor



Examples include:

- ✚ End of life care - this level of care is provided in partnership with the Hospice Palliative Care Association of South Africa. Compassionate Care Benefit and Advanced Illness Benefit were implemented in 2017
- ✚ IV Infusions e.g. to complete a course of IV antibiotics which shortens a hospital stay, Iron infusion, immunoglobulin infusion, rehydration
- ✚ Wound care e.g. venous ulcers, diabetic ulcers (moderate to severe wounds if condition of patient is stable and admission is not required)
- ✚ Postnatal care - healthy mums and babies who wish to be discharged earlier than the norm



This benefit is available to members on all Plans



# Care Coordination Programme (CCP)

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- ✚ The CCP is a voluntary programme designed to coordinate the long-term care of the sickest Bankmed members through close collaboration with treating healthcare service providers and a network of participating facilities
- ✚ The programme focuses on members who are at risk for poorly coordinated care, repeated hospitalisation and adverse clinical and cost outcomes
- ✚ The approach is holistic and a full multi-disciplinary team is used to manage high risk or complex members
  - working with rehab / subacute facilities
- ✚ The main groups of cases are neurological rehab, complex orthopaedic cases and members with multiple comorbidities. All referrals are assessed against strict clinical entry criteria
- ✚ The rehab facilities and subacute facilities are utilised in this model
- ✚ CCP intervention is not based on plan type

# Alternatives to Hospitalisation/End of Life Care

## CCB, AIB, Frail Care, Home Nursing and HomeCare Services

Essential	Basic	Core Saver	Traditional	Comprehensive	Plus
<p>HomeCare Services: 100% of Scheme Rate. Limited to PMBs</p>	<p>HomeCare Services: 100% of Scheme Rate. Unlimited.</p>	<p>CCB: 100% of Scheme Rate. Unlimited for PMBs. Limited to R56 490 pb per lifetime for all claims.</p> <p>AIB: 100% of Scheme Rate. Unlimited.</p> <p>HomeCare Services: 100% of Scheme Rate. Unlimited</p>	<p>CCB: 100% of Scheme Rate. Unlimited for PMBs. Limited to R56 490 pb per lifetime for all claims.</p> <p>AIB: 100% of Scheme Rate. Unlimited.</p> <p>Frail Care Facilities: 50% of cost, limited to R445 pbpd</p> <p>Home Nursing: 100% of cost, limited to R340 pbpd</p> <p>HomeCare Services: 100% of Scheme Rate. Unlimited</p>		



Pensioner  
Project

# Pensioner Project

## Overview

Approximately **75%** of Bankmed medical costs are related to secondary and tertiary care

Preventative and primary care utilisation is low, consisting of less than **7% of medical costs**

Bankmed aims to **optimise Wellness** in order to **reduce the disease burden**

**Reduce Morbidity**

**Minimise Hospitalisation**

**Improve the quality of life of its beneficiaries**





# Pensioner Project

## *Service providers*

Members may have their assessment at the following service providers:

Bankmed General Practitioner Network (GP)

Bankmed Pharmacy Network

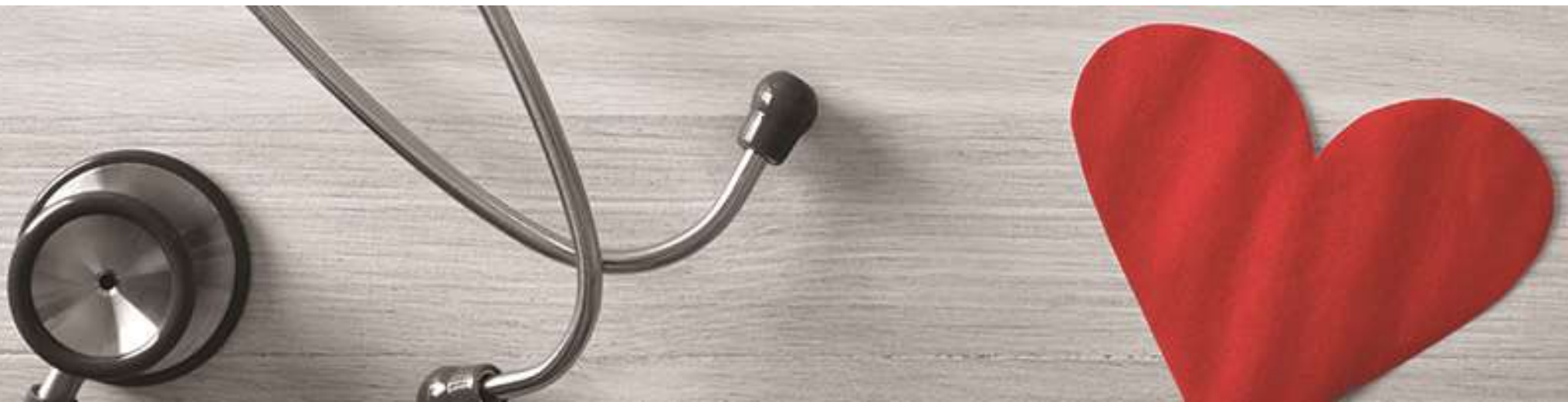
Biofitt Wellness  
(home-based model)





# Pensioner Project | Screening Uptake

Test	2013	2014	2015	2016	2017	2018
PHA	1 734	1 585	3 991	3 081	6 664	<b>8 433</b>
HCT	395	305	2 631	2 126	6 359	<b>7 738</b>





Thank You  
Q&A