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# Bankmed Pensioner Roadshows

Let's have a Heart to Heart about Heart Disease

2018

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# Objectives

- 01 To promote the Wellness and Preventative Care Benefits
- 02 To provide Screening to enable early identification of Chronic Disease
- 03 To raise awareness of benefits relevant to Heart Disease
- 04 To raise awareness of the National Pensioner Project



# Agenda

## Bankmed

- ✚ Our Commitment to the Bankmed Member
- ✚ Bankmed Support
- ✚ Pensioner Overview
- ✚ Bankmed Solvency and Claims Ratio

## Wellness

- ✚ Wellness Rationale
- ✚ Wellness Value Proposition
- ✚ Wellness & Preventative Care Benefits
- ✚ Wellness Cycle

## Healthy Heart

- ✚ Benefits
  - Applicable Benefits

## Managed Care Programmes

- ✚ Chronic Medication and Treatment Baskets
- ✚ Chronic Medication
- ✚ 2018 Chronic Disease Management
- ✚ Care Coordination Programme (CCP)

## Pensioner Project

- ✚ Service Providers
- ✚ Screening Uptake
- ✚ Survey Results
- ✚ Online Usage

## Q&A

# Our Commitment to the Bankmed Member

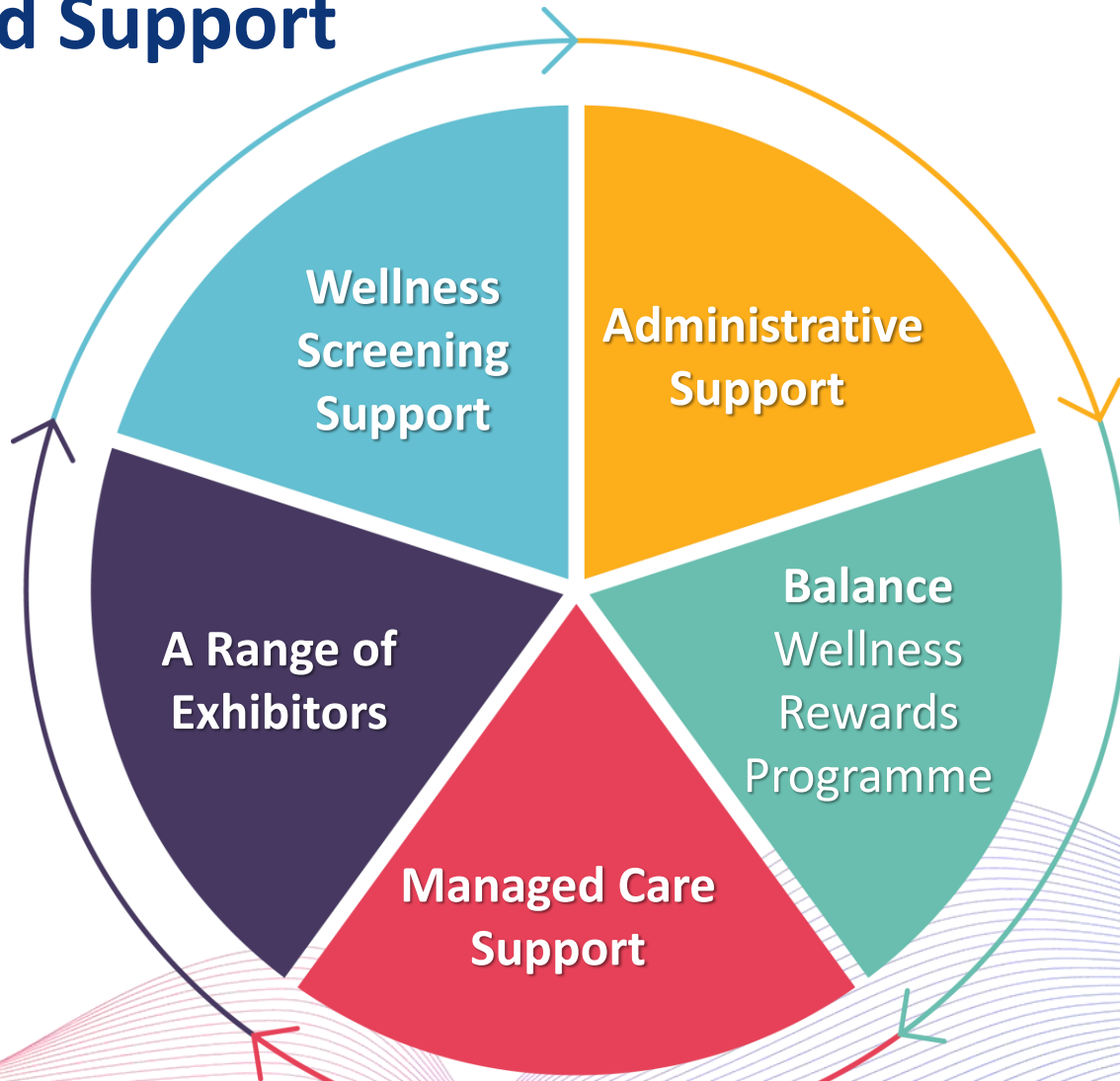
## A Promise For A Select Few

*Because Bankmed is for you • For your family • For your good health*



- ✚ Our commitment to you, each and every member, 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



# Pensioner Overview



Plan Distribution	
Plus	17%
Comprehensive	62%
Traditional	12%
Core Saver	5%
Basic	3%
Essential	1%

10% Pensioners  
(65 years and older)



90%  
Non-Pensioners

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

# Bankmed Solvency and Claims Ratio

Year	Ratio
2011	50.2 %
2012	48.5 %
2013	49.9 %
2014	46.3 %
2015	42.5 %
2016	40.1%
2017	39.1%
2018 (budgeted)	<b>39.1%</b>

2016: **Actual Claims Ratio – 96.6%**

2017: **Actual Claims Ratio – 94.08%**

(2017: Budgeted Claims Ratio: 96.29%)

## 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  
managed care  
programmes that help  
us to identify your risks  
early, in order for us to  
manage your health  
optimally



# Wellness and Preventative Care Benefits

<b>Flu Vaccine</b> (one per annum)	<b>Pneumococcal Vaccine</b> (younger than 60 years for high risk members e.g. Asthma, COPD)
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<b>Personal Health Assessment (PHA)</b> (one per annum)	<b>Faecal Occult Blood</b> (50 years +)
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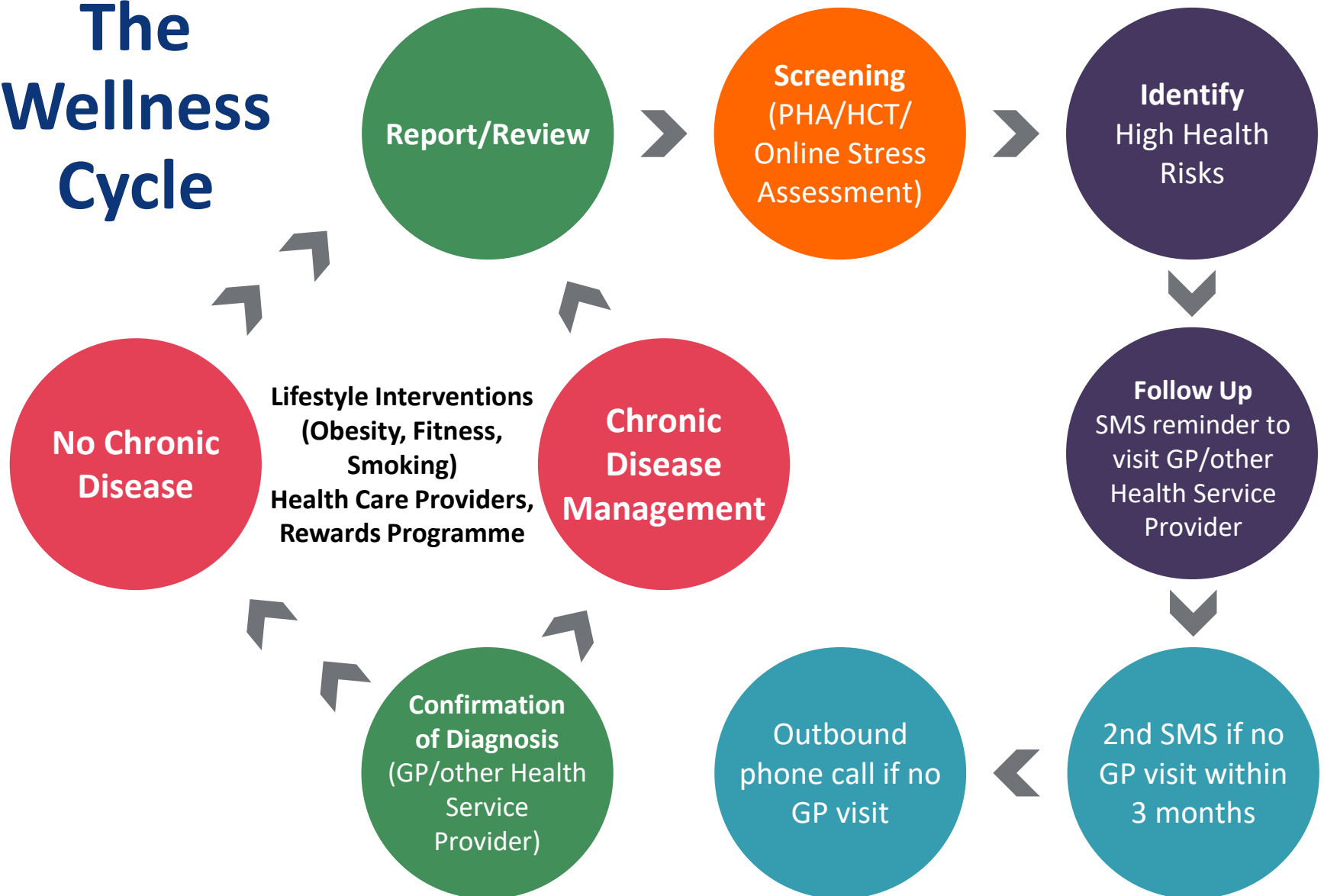
<b>Pneumococcal Vaccine</b> (60 years +)	<b>HIV Counselling and Testing (HCT)</b> (unlimited at DSP)
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<b>Bankmed Stress Assessment</b> (unlimited, available online)	<b>Cholesterol screening, Blood Sugar screening, Blood Pressure measurements</b> (limited to R280 pbpa)
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<b>Pap Smear</b> (one per annum. One consultation limited to R445 pbpa)	<b>Prostate Specific Antigen</b> (50 years +)
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<b>Bone Density</b> (50 years +)	<b>Mammogram</b> (40 years +)
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# The Wellness Cycle



# Healthy Heart

## Why loneliness is a grave problem

Loneliness is being flagged as a major new threat to people's health and longevity. Social isolation and loneliness significantly increase the risk of premature death.

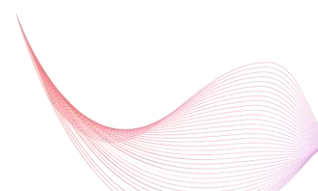
Strong friends and family bonds reduce this risk.

## How to get a Healthy Heart?

- ✦ As we approach a certain age, many of us start to consider heart disease and what we can do to prevent it
- ✦ Many seniors believe that heart disease risks are inevitable in old age. In truth, there are plenty of ways to keep your heart in great shape
- ✦ Heart disease is a major threat to senior health — in fact, 84 percent of people aged 65 years and older die from heart disease. Though heart disease risks increase with age, it doesn't have to be an inevitable part of getting older. The right lifestyle habits and a heart-healthy diet can help protect you

## What exactly is heart disease?

- ✦ It's the term given to a group of different health conditions that affect the heart namely coronary artery disease, arrhythmia, heart attack, heart failure



# Know the Symptoms of Heart Disease

The warning signs of heart disease often don't appear until you're having a heart attack. Symptoms of an emergency or impending heart attack may include

- ✚ Feeling faint
- ✚ Weakness or a sensation of light-headedness
- ✚ Having a hard time catching your breath
- ✚ Feeling nauseous or vomiting
- ✚ Feeling very full or having indigestion
- ✚ Pain in the chest or an uncomfortable pressure in the chest
- ✚ Unusual pains in the back, shoulders, or neck
- ✚ Sweating
- ✚ An irregular heartbeat




# How to Reduce your Heart Disease Risks?

Many health conditions can contribute to heart disease and increase your risk of having a heart attack. Heart disease treatment and heart attack prevention requires that you treat all other contributing health problems and keep them under control.

## To treat heart disease, you should

- 01 Lower high blood pressure and high cholesterol levels
- 02 Keep diabetes under control
- 03 Take medication to treat angina (chest pain)

Working with your doctor can help keep health problems under control. It's never too late to start living a healthy lifestyle and getting your heart disease risks in check



# Steps to Heart Disease Prevention

You can keep your heart healthy no matter how old you are, but it does take effort — possibly even changes in your everyday habits, such as eating a heart-healthy diet and increasing your activity level. Here's how to get started

## Get enough exercise

This means at least 30 minutes of exercise almost every day of the week. Walking is great for physical and mental health. Walking a dog is one of the best ways to counter the decline in activity as we get older

## Quit smoking

If you do smoke, it's time to quit

## Eat a heart-healthy diet

Load up on fresh fruits and vegetables while limiting saturated fats, salt, and foods containing cholesterol, like fatty meats. Eating (a little) dark chocolate regularly is good for your heart and mind. As chocoholics say, a balanced diet is chocolate in both hands

## Watch your numbers

Get regular check-ups to monitor health conditions that affect the heart, including high blood pressure, high cholesterol, and diabetes, and make sure they're under control with medication

## Steps to Heart Disease Prevention (cont)

### Reduce your alcohol intake

Excess alcohol consumption can worsen health conditions that contribute to heart disease, like blood pressure, arrhythmias, and high cholesterol levels. Red wine and coffee in moderation have proven benefits for your heart and memory

### Minimize stress in your life

Stress can compound many heart disease risks that seniors already face, steering you toward an unhealthy lifestyle. Find healthy outlets to relieve stress and lower your heart disease risk. Frequent hugs protect stressed people from getting illnesses. Volunteers were exposed to viruses and those with social support, measured in hugs, got less sick. Hang out with friends to reduce your chance of early death

### Watch your weight

Too many pounds can add up to increased heart disease risk. To help prevent heart disease, maintain a healthy body weight for your size

### Kick your housework up a notch

Vacuuming or mopping the floors may not be as invigorating as a Body Slam or Zumba class. But these activities and other household chores do get you moving. They can give your heart a little workout, while burning calories too. Put your favourite music on and add some pep to your step while you complete your weekly chores



# Weight-Aging and Heart Disease

As we age our bodies lose muscle leading to a decreased metabolism.

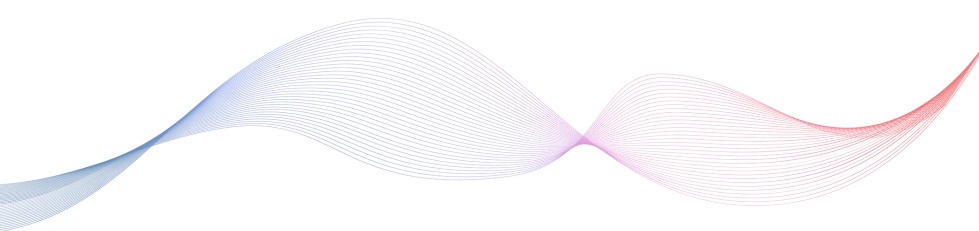
One way to counteract that is to continue to build muscle into old age by lifting weights and doing resistance exercises. But, another obvious way is to consume a little less. When we do that, we need to realize that we have to get the same nutrients from less food. So, eating “nutrient dense” foods are key. You can get started with this issue by looking at your own BMI and seeing if it is in a normal range. Maintaining a healthy weight is a goal worth achieving for a healthy heart.

## Exercise for a Healthy Heart

- ✚ According to the National Institution of Health, there are four types of exercise: Endurance, Flexibility, Balance and Strength. Of these, endurance, or “cardio” exercises are the best for a healthy heart. Endurance/cardio exercise increase the heart and breathing rates and include things like walking, running, hiking, swimming, biking, aerobics, etc. It is important to do some cardio every week – how much depends on your health factors. It is important to always check with a doctor first before starting any new exercise routine, particularly if you are advanced in age or have any other chronic conditions. If while exercising you find yourself feeling dizzy or unable to catch your breath, you are probably working too hard and should stop

# The Human Heart - Emotions

Is it a myth to die of a broken heart? Have you ever had a “racing heart” when you were excited? Or did your heart ever feel like it was beating up into your throat when you were frightened? Frustration can even lead to a tightening feeling in the chest. Even ancient people have long associated the human heart with our emotions.



As it turns out, the connection is true. Chronic frustration, stress, fear and even depression can be bad for the heart and lead to an increase in heart disease. Some research has suggested that three things can be particularly healthy for our hearts.

**Gratitude** No matter what the situation, most of us have something to be grateful for. Making a list and conjuring the feeling of gratitude about what you can appreciate about your life every day appears to have a real effect on the smoothness and rhythm of the heartbeat. So, a few minutes a day to remind yourself of what you have to be grateful for can lead to a healthy heart

**Laughter** Watch comedies on TV, read the comic strip in the paper and hang out with fun people who have a good sense of humour

**Connection** Being isolated and not having much social engagement is shown to have a relationship to higher rates of heart disease. Get out, find a group, take a class, call an old friend – your heart will be lighter

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# Sleep and Heart Health

Many people find sleep to be no problem, but some of us can't fall asleep easily, we wake too early or we sleep too lightly.

## Ways to improve sleep....

- ✦ Limit caffeine intake and stop consuming it by 2pm
- ✦ Nap if you feel tired, but limit it to 20 minutes so that it doesn't affect your longer night sleep
- ✦ Keep a regular sleep schedule going to bed and waking the same times every day
- ✦ Don't watch TV or use other electronic devices before bed or if you do, go to a different room so your bedroom is just for sleeping
- ✦ Early or mid-day exercise, particularly in fresh air, has been shown to improve night time sleep. Exercising too close to bedtime can energize you too much
- ✦ The research shows the most correlation between sleep and increased risk of coronary heart disease when people are getting less than 5 hours per night. Ideally, most people should have between 7-8 hours of sleep per night

**So, keep a healthy heart in mind as you sleep, eat and go about your day. If you can do even some of these things, it will help**

# What not to eat for a Healthy Heart

We all know it. You cannot keep eating pizza, burgers, wings and all the desserts forever. Somewhere along the line, we need to start thinking about what we put in our bodies. No diet plan will work if it is so strict and unappealing that we never enjoy our food. The key is not to be rigid, but rather, to make most of your meals healthy and just occasionally indulge. No matter what your current health, it is always wise to check with a doctor before starting a whole new way of eating. Here are some general guidelines to increase your chances of a healthy heart



# Diet Ideas and Tips for a Healthy Heart

## Eat more fruits and vegetables

There is nothing more basic than the fact that vegetables and fruits offer vitamins, minerals and fibre to help control cholesterol. If you do nothing else, work on incorporating more plant life into your diet. Some ideas are to eat salads every day, make yourself raw snack veggies like carrots, celery, pepper strips and cucumbers. Soups are a great way to add vegetables into your diet



## Select Whole Grains

Avoiding overly processed and baked good foods and white flour are key. When you have a choice to make – go for the whole grain version in pastas, breads and other types of foods. When possible, skip the bread and eat your grains whole for example in oatmeal or rice



## Use Flax seed

Flax seed is a wonder food full of healthy omega 3 fatty acids which are thought to be very protective of the heart and arteries. You need to store the seeds in the fridge and grind them in a coffee grinder right before eating for the best benefits. Add to salads, baked goods or oatmeal for a nutritious boost. Flax has some laxative effects, so limit yourself to just a tablespoon or two a day



# Diet Ideas and Tips for a Healthy Heart (cont)



## Cut the fat

We all know beef and other high fat meats have a bad reputation for “clogging arteries.” Many of us also really like bacon cheeseburgers... so, the point is not to never again eat these things, but eat them infrequently and when you do, eat a small portion. Cheese and other dairy products are also very high in the types of fats that lead to inflammation and high cholesterol. When possible, limit your intake and select the low-fat varieties of dairy products for a healthier heart. As for chips, junk food, and butter - well, you know what you need to do!



## Go nuts

Almonds, walnuts, pecans and other tree nuts deliver a powerful punch of heart-healthy fats, protein, and fibre. Including them in your diet can help lower your risk of cardiovascular disease.

Remember to keep the serving size small. While nuts are full of healthy stuff, they're also high in calories



## Brew up a heart health potion

No magic is needed to brew up a cup of green or black tea. Drinking one to three cups of tea per day may help lower your risk of heart problems, reports the AHA.

For example, it's linked to lower rates of angina and heart attacks



# Reduce salt intake

## Diet Ideas and Tips for a Healthy Heart (cont)

**Don't mourn the loss of ice cream and hot dogs just yet. Some foods that are very enjoyable can also be good for our hearts:**

### Red Wine

Something in red wine called resveratrol, is protective for the arteries. Doctors usually do not encourage us to drink more than one glass a day since alcohol in larger quantities can lead to other health problems



### Dark Chocolate



The darker and more pure the chocolate, the better it is for your health. Again, chocolate is high in other things like fat – so limiting intake to an ounce or so a day is important. But, it has ingredients that are believed to reduce heart disease by as much as one third

### Green and Black tea

The jury is out on caffeine in general with some studies showing that high caffeine intake can cause heart rhythm issues and other studies showing a protective effect. So, if you like your caffeine, green and black tea may be a good choice since they contain flavinols that are believed to protect and maintain a healthy heart

### Walnuts

Most nuts are pretty healthy for us in small doses. But, walnuts have the highest concentration of omega-3 fatty acids that protect the heart

# The Healthy Elderly Heart

In summary aging does not necessarily mean that our cardiovascular system must be diseased. Following the healthy heart tips can help delay and avoid the issues commonly associated with aging and heart disease. The earlier you start with these good habits the better!








# 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



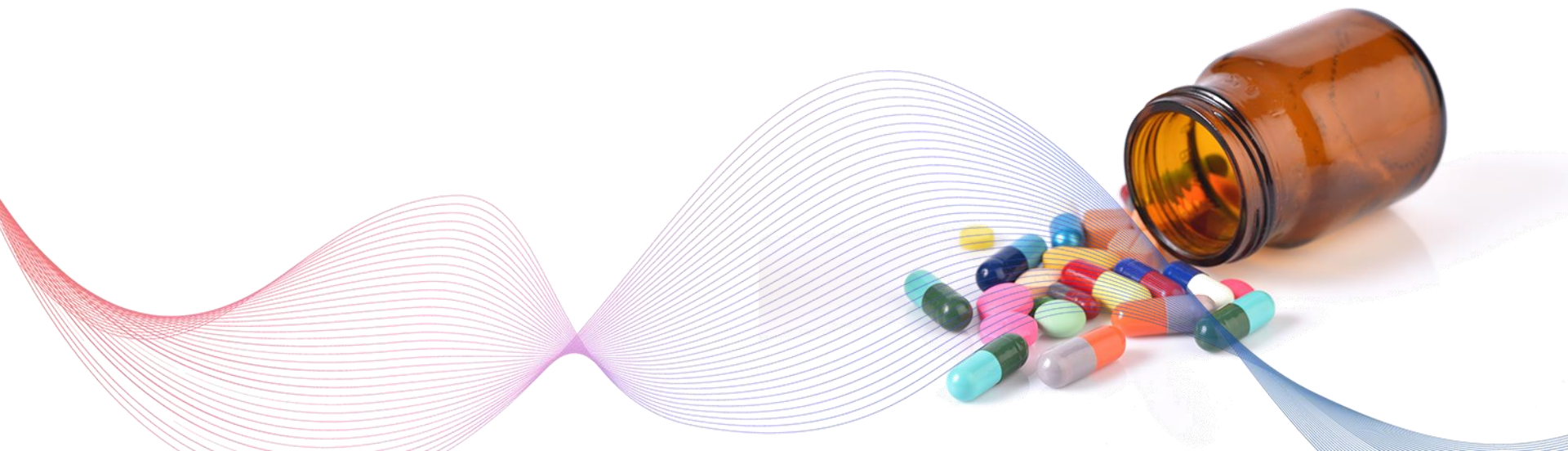
# Managed Care Programmes

-  Bankmed Chronic Medicine Advisory Services
-  Premier Plus Programme
-  Care Coordination Programme (CCP)



# Chronic Medication and Treatment Baskets

- + Access to various medications related to your chronic condition is available on the Condition Medication List (CML) for your approved condition
- + Authorisation is not limited to a specific product but to the specific registered condition e.g. Hypertension
- + 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



# 2018 Chronic Disease Management

## ✚ Treatment Baskets for 26 CDL conditions

Addison's Disease	Bronchiectasis
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)

# 2018 Additional Disease List

 Traditional Plan, Comprehensive Plan and Plus Plan

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



# Premier Plus Programme (2018)

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

- ✚ Basket of Care set by the Scheme, subject to PMB regulations
- ✚ Unlimited and 100% of cost for services covered in the Scheme's Basket of Care if referred by the Scheme's DSP and member utilises the Scheme's DSP as their service provider
- ✚ 100% of Scheme Rate if non-DSP used



# 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:	Limited to R18 700 pbpa and paid as follows:	Limited to R20 250 pbpa (Insured Benefits) and paid as follows:	Limited to R24 150 pbpa (Insured Benefits) and paid as follows:
		<ul style="list-style-type: none"> <li>✦ 100% of Scheme's Maximum Medical Aid Price (MMAP) for Bankmed Network GPs (DSPs) or Bankmed Pharmacy Network (DSP)</li> <li>✦ 80% of Scheme's maximum Medical Aid Price (MMAP) for non-DSPs</li> <li>✦ 100% of cost for medication via non-DSP (involuntary use of a non-DSP)</li> </ul>	<ul style="list-style-type: none"> <li>✦ 100% of Scheme's Maximum Medical Aid Price (MMAP) for Bankmed Network GPs (DSPs) or Bankmed Pharmacy Network (DSP)</li> <li>✦ 80% of Scheme's maximum Medical Aid Price (MMAP) for non-DSPs</li> <li>✦ 100% of cost for medication via non-DSP (involuntary use of a non-DSP)</li> </ul>		
			Continued benefits for PMBs after depletion of annual limit, subject to PMB regulations		

# Chronic Illness Benefit

## Cover for chronic conditions.

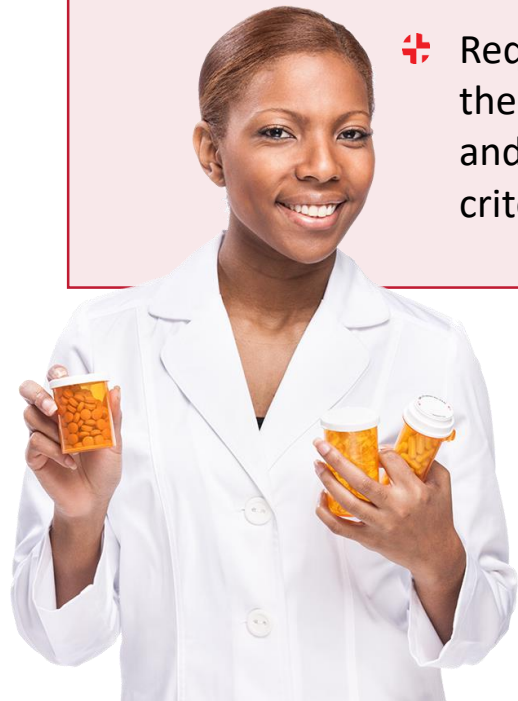
- ✚ Cover for medication if you have a listed condition for which you have to take medication for three months or longer
- ✚ Cover for 26 conditions on the Chronic Disease List
- ✚ Requires registration on the Chronic Illness Benefit and meeting the clinical criteria

## 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**





# Appliance Benefit for Hypertension and Diabetes

## + Blood Pressure Monitors and Glucometers

Essential	Basic	Core Saver	Traditional	Comprehensive	Plus
<p>Subject to pre- authorisation</p> <p>Limited to PMBs</p>	<p>Subject to pre- authorisation</p> <p>Combined limit of R2 830 pfpa with external prosthesis and medical/ surgical appliances</p>	<p>Available on prescription without additional motivation and Scheme approval</p> <p>Subject to the combined limit of R2 830 pfpa with external prosthesis and medical/surgical appliances, further limited as follows:</p> <ul style="list-style-type: none"> <li>+ Blood pressure monitors: R1 087 pfpa</li> <li>+ Glucometers: R770 pfpa</li> </ul>	<p>Available on prescription without additional motivation and Scheme approval</p> <p>Subject to the combined limit of R6 450 pbpa for “other chronic appliances”, further limited as follows:</p> <ul style="list-style-type: none"> <li>+ Blood pressure monitors: R1 087 pfpa</li> <li>+ Glucometers: R770 pfpa</li> </ul>		

# Care Coordination Programme (CCP)



- ✚ 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 in rehab / subacute facilities
- ✚ The main groups of cases are neurological, complex orthopaedic cases and members with multiple comorbidities. All referrals are assessed against strict clinical entry criteria

# 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**

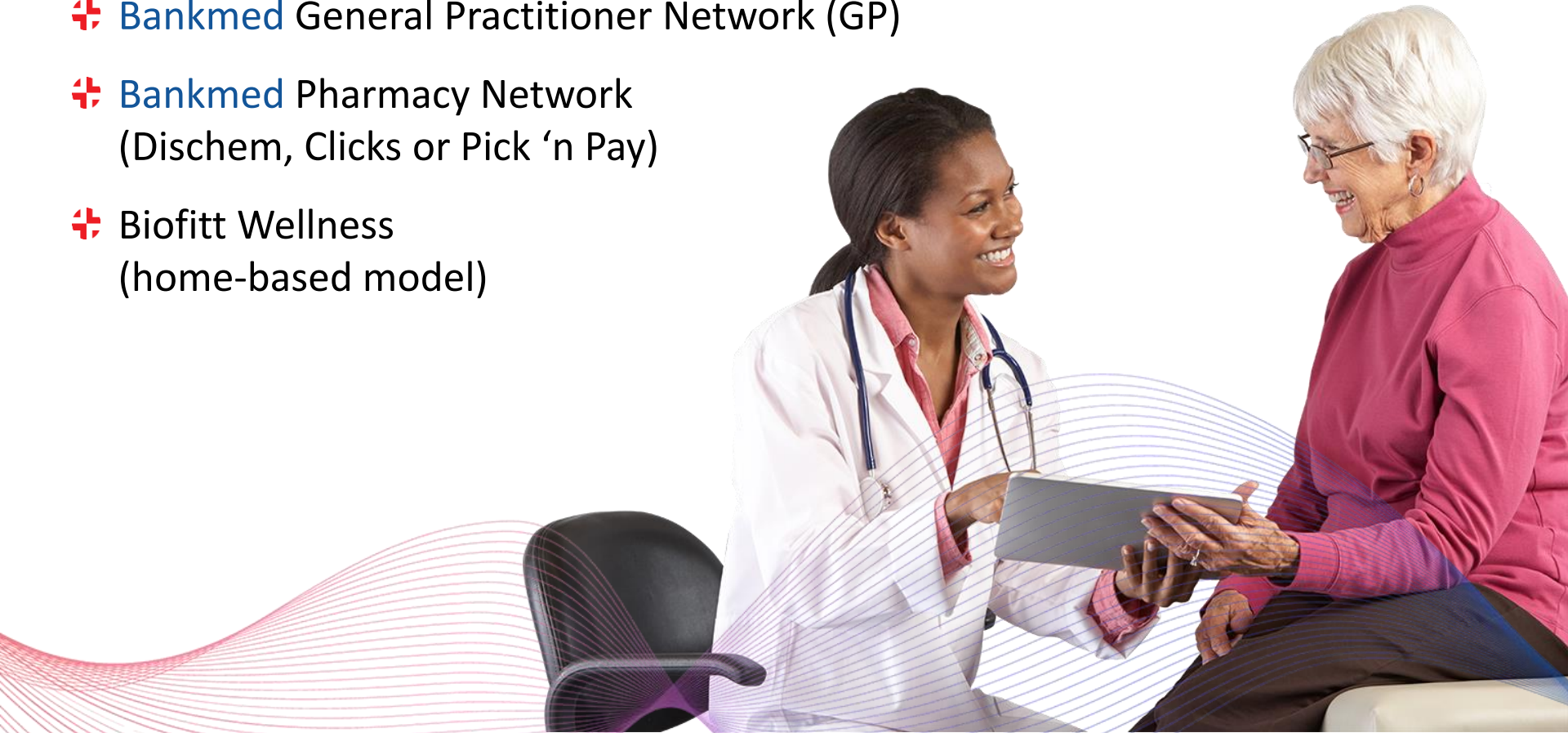


# Pensioner Project

## Service Providers

Members can have their assessment at the following service providers:

- + Bankmed General Practitioner Network (GP)
- + Bankmed Pharmacy Network  
(Dischem, Clicks or Pick 'n Pay)
- + Biofitt Wellness  
(home-based model)



# Screening Uptake

## Please note

✚ These numbers reflect totals for all Service Providers nationally from 2013-2017

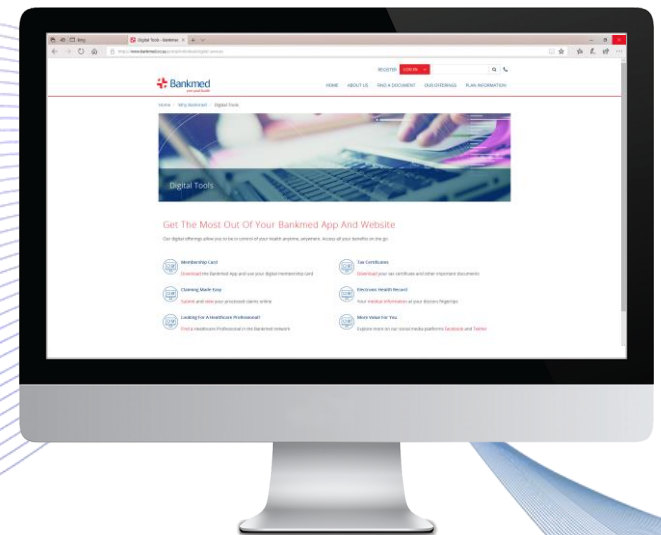
Screening	2013	2014	2015	2016	2017
PHA	1 734	1 883	3 991	5 390	7 424
Bankmed Stress Assessment	195	804	1 278	1 006	48
HCT	395	305	2 131	3 979	7 038
Flu Vaccine	4 419	4 342	5 269	5 704	6 297

# Survey Results of Biofitt Wellness Service Offering

- ✦ The number of responses represents a **statistically significant sample**
- ✦ The **overall experience** of the home screening scored an average score of **8.2**
- ✦ The **highest rated** item was the **value of having screenings** done at home (**8.5**)
- ✦ The Bankmed service providers scored highly on all measured aspects
- ✦ Only **50%** of respondents were **offered pre and post testing counselling**. The predominant reason for not being offered the counselling was that it was deemed unnecessary
- ✦ The **finger pricking** method was found to be **convenient** by **91%** of respondents
- ✦ **69%** of respondents would **choose the in-home service over going to their GP**. Those who would prefer to visit their GP do so because of the GP knowing their medical history, providing examinations, comprehensive testing and discussions about their conditions
- ✦ The **PHA** was found to be **comprehensive** by **79%** of respondents

# Online Usage

Online Services	Jan 2017 - Dec 2017	
	Growth in registrations/followers	% Growth
Bankmed Website	985	6.66%
Facebook	5 617	83%
Twitter	628	54%



# Thank you Q&A

