

MEMBER NEWSLETTER

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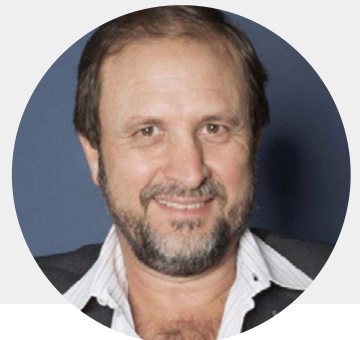
PRINCIPAL OFFICER'S NOTE

Flu season is around the corner. It's highly likely that this year's season will coincide with another wave of COVID-19 infections, as we've seen in the last two years. Could your sniffles be caused by COVID-19? Or the flu? Or a cold? Read further for important information on this. We are reinforcing the claiming process for the Prescribed Minimum Benefit Chronic Disease List claims if your condition has been approved on the Chronic Illness Benefit.

Kidney failure in South African adults is mainly due to inherited Hypertension (60-65%) or Type 2 Diabetes (another 20-25%). It may surprise you that having your eyes tested regularly may result in early detection of a serious illness. Eyes are sensitive indicators and may reveal vision problems, eye diseases and general health irregularities long before any obvious physical symptoms exist. So, read on to find out more about kidney and eye health.

Warm regards,
Danie van Tonder

If there are any topics or member benefits that you would like to see more of in future newsletters, please send your suggestions to us at news@mhcmf.co.za.



COULD YOUR SNIFFLES BE CAUSED BY COVID-19, THE FLU, OR A COLD?

This is a question that runs through our heads the moment we have a sore throat, cough or runny nose these days. Because the symptoms of colds, the flu and COVID-19 are so similar, it makes it difficult to know what's making us sick.

Flu season hasn't been particularly bad in the past two years, simply because COVID-19 lockdown restrictions helped prevent the spread of viruses.

WHAT IS THE DIFFERENCE BETWEEN THE FLU AND COVID-19?



While influenza and COVID-19 are both contagious respiratory illnesses caused by viruses, the viruses that cause them are not the same. COVID-19 is caused by infection with a new coronavirus (called SARS-CoV-2), and flu is caused by infection with influenza viruses. Both viruses can cause mild to severe illness and present with similar symptoms including fever, cough, sore throat, shortness of breath, runny or blocked nose, muscle pains/body aches and fatigue. COVID-19, on the other hand, seems to spread more easily than flu and can result in a more serious illness in certain people.

Other signs and symptoms of COVID-19, different from flu, may include a change in or loss of taste or smell. COVID-19 infected people can also take longer to show symptoms, and they can be contagious for longer periods. Since some flu and COVID-19 symptoms are similar, it may be difficult to differentiate between them based on symptoms alone, and laboratory testing may be needed to confirm a diagnosis.

WHO SHOULD GET A FLU VACCINE?

It is recommended that anyone in the high-risk groups get the flu vaccine, including:



Healthcare workers



Pregnant women



Individuals over 65 years of age



People living with HIV/AIDS



Individuals with chronic diseases – or comorbidities – for example: Cardiac disease, hypertension, stroke, diabetes, asthma, chronic obstructive pulmonary disease, kidney diseases, etc.

MHC encourages everyone who qualifies to get vaccinated for both the flu and COVID-19 (including booster shots), to avoid getting seriously ill over winter. **For information, please call 0861 000 300.**

GET VACCINATED AGAINST THE FLU AND COVID-19 AT THE SAME TIME

The flu vaccine is the best way to prevent serious illness from the flu. The National Institute for Communicable Diseases (NICD) explains that the influenza virus changes constantly, which is why a new vaccination is made available each year. The vaccine offers protection from two to three weeks after you get it, so it's best to get your shot in April or May, well before the flu season starts. However, the NICD notes that "it is never too late to vaccinate".

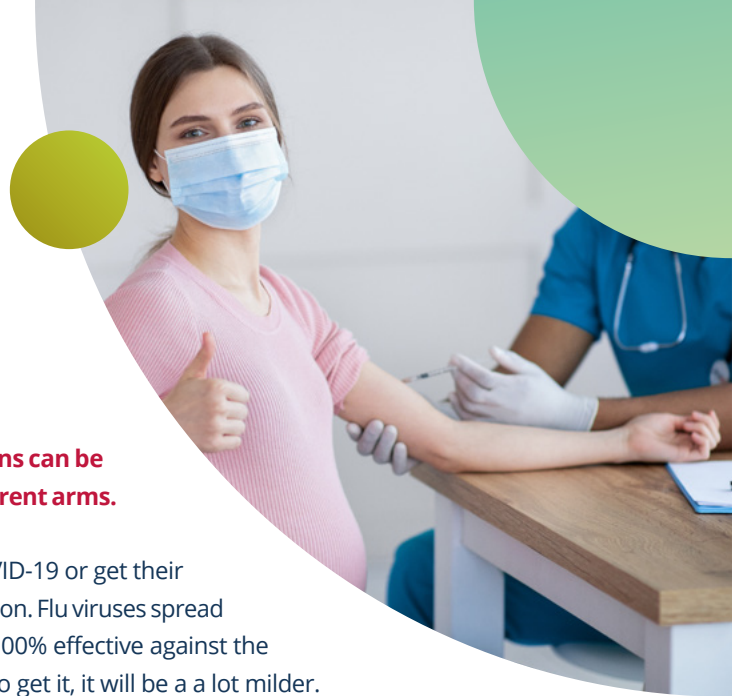
DO I HAVE TO TAKE THE INFLUENZA VACCINE IF I HAVE THE COVID-19 VACCINE OR VICE VERSA?

Yes, but the good thing is that the flu and COVID-19 vaccinations can be co-administered (given together) at the same time, just in different arms.

This means that those who still need to be vaccinated against COVID-19 or get their booster shot can do so at the same time as they get their flu vaccination. Flu viruses spread very quickly from person to person. Even if the flu vaccine is not 100% effective against the current flu strain, it will reduce your risk of getting flu and, if you do get it, it will be a lot milder.

More importantly, by getting the flu vaccine you protect others, including vulnerable family members, small babies, the elderly or those who are immune compromised. As with COVID-19, the more people get vaccinated, the closer we can get to herd immunity.

Source: The National Institute for Communicable Diseases



TREATMENT BASKETS FOR THE PRESCRIBED MINIMUM BENEFIT CHRONIC DISEASE LIST CONDITIONS



The Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) is a list of 26 chronic conditions which all registered medical schemes in South Africa need to cover on all the plans they offer to their members.

This cover includes funding for the diagnosis, treatment and ongoing care for the listed conditions. We pay PMB CDL claims if your chronic condition has been approved on the Chronic Illness Benefit.

Claims for authorised CDL tests and consultations will be paid from the Chronic Illness Benefit. The number of tests and consultations allowed for the ongoing management of a CDL condition, are pro-rated based on the date of approval of your chronic condition. Where you are registered for more than one CDL condition and have cover for the same tests and consultations in more than one treatment plan, we will limit payment up to the basket with the highest number of authorised tests and consultations. For more information on the PMB CDL conditions, and how to register, visit www.mhcmf.co.za or call 0861 000 300.



PLEASE MAKE SURE YOUR CLAIMS HAVE THE APPROPRIATE ICD-10 DIAGNOSIS CODE

To make sure that we pay your claims from the correct benefit, we need the claims from your healthcare providers to be submitted with the appropriate ICD-10 diagnosis codes. Please ask your doctor to include your ICD-10 diagnosis codes on the claims they submit and on the form that they complete, when they refer you to pathologists and radiologists for tests. This will enable pathologists and radiologists to include the relevant ICD-10 diagnosis codes on the claims they submit to ensure that we pay your CDL claims from the correct benefits.

WE MAY PAY CLAIMS FROM YOUR DAY-TO-DAY BENEFITS IF THESE REQUIREMENTS ARE NOT MET

We will pay claims from your available day-to-day benefits if:

- The claims are submitted without the correct ICD-10 diagnosis codes.
- You have exceeded the number of authorised consultations or tests in your CDL treatment plan.

GOOD KIDNEY HEALTH

Maintaining kidney health is important for overall health and general wellbeing. By keeping your kidneys healthy, your body will filter and expel waste properly and produce hormones to help your body function optimally.

From managing your body's fluid and acid-base balance to making important hormones, including one required for red blood cell production, your kidneys work hard to maintain optimal health.

Diabetes mellitus and hypertension are the most common causes of chronic kidney disease (CKD) in the world.

Here are a few tips for maintaining healthy kidneys:



1. KEEP ACTIVE

A person needs to exercise to the extent that they burn kilojoules. The World Health Organisation (WHO) recommends 150 minutes of moderate-intensity aerobic physical activity per week to increase the heart rate optimally. This ensures that you're exercising and not just moving.



2. CONTROL YOUR BLOOD SUGAR

Since kidneys filter waste from blood, it's important to know how to control your blood sugar level. Over time, high blood sugar associated with diabetes can cause damage inside the kidneys. Your doctor will advise on optimum levels and the food that influences those levels.



3. KEEP YOUR BLOOD PRESSURE IN CHECK

High blood pressure can damage the blood vessels in the whole body, including the tiny ones in your kidneys, making it impossible for them to filter waste products optimally. Therefore, hypertension is one of the leading causes of kidney damage. Be sure to know your numbers.



4. MONITOR YOUR WEIGHT

High-protein and high-fat diets could be dangerous for your kidneys. The DASH (Dietary Approaches to Stop Hypertension) diet – which is high in fruits and vegetables – limits salt and fat intake and champions protein such as white meat (fish and poultry). This can help to slow the progression of the disease.



5. STAY HYDRATED

It sounds simple, but listen to your body. If you're thirsty, drink water (rather than coffee, tea or soft drinks). You need to take in enough water to be able to excrete toxins. But maintaining the right level is important: too much water can dilute your electrolyte concentration.



6. MAKE LIFESTYLE CHANGES

If you're a smoker, it's important to quit smoking. Smoking can lead to atherosclerosis (where arteries become clogged) and cancers, including renal cell carcinoma. What's more, abuse of alcohol is problematic for the kidneys in many ways. Alcohol consists of carbohydrates, which in excess can lead to weight gain. More frequent urination when drinking can also lead to dehydration.



7. BEWARE OF OVER-THE-COUNTER MEDICATION

Anti-inflammatory medications are widely available over the counter to treat pain and inflammation. They can limit renal blood flow and long-term use of these drugs can lead to primary renal diseases. If someone does have CKD, they should avoid this class of drug.



8. GET A KIDNEY FUNCTION TEST

A kidney function test is a blood and/or urine test that measures the levels of potassium, sodium, creatinine and urea as well as blood and protein in urine. These tests determine the efficacy of your kidneys. Should there be abnormalities, urine will be collected at intervals for a 24-hour period to help your doctor determine the severity and requirement for further investigations.

Source: National Kidney Foundation



DID YOU KNOW?



Moto Health Care has a dedicated Renal Care Programme. Members who have been diagnosed with chronic kidney disease and have registered onto the programme have access to additional benefits and personal wellness or lifestyle coaches that assist you and advise you during every step of your healthcare journey.

Log onto www.mhcmf.co.za or call 0861 000 300 for more information.

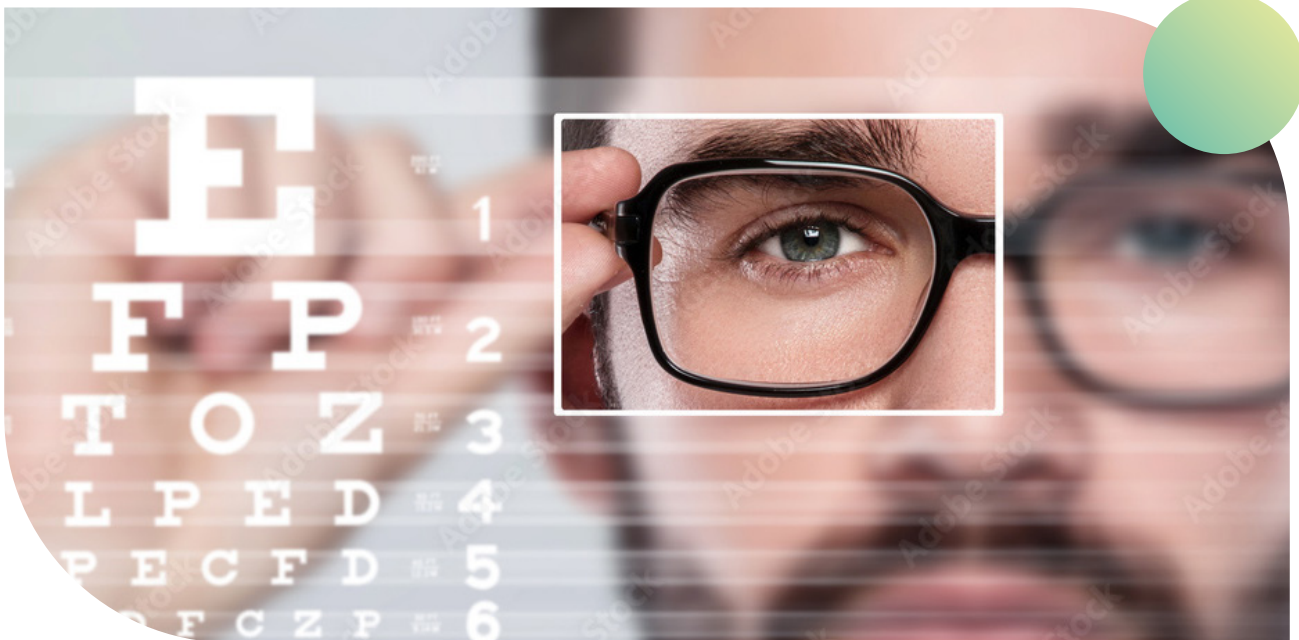
TAKE CARE OF YOUR EYES: DIABETES IS A LEADING CAUSE OF BLINDNESS

Your eyes are your windows to the world, so take good care of them.

Go for regular eye exams, get enough sleep and, if you use a computer, give your eyes regular breaks. High blood sugar increases the chances of eye problems, so it's especially important for someone with diabetes to have regular eye exams.

People with diabetes are at greater risk of developing serious eye problems, such as cataracts, glaucoma and retinopathy.

- Diabetic retinopathy develops when clogged vessels prevent enough blood from moving through the eyes' veins, which affects vision.
- Cataracts are cloudy areas in the lens inside the eye and are a leading cause of blindness.
- Glaucoma occurs due to increased pressure in the eyeball and causes slow loss of sight.



DID YOU KNOW?



Moto Health Care covers a composite eye test on all options once a year. The Optometry Benefit provides cover for eyecare. Your cover for eyecare depends on the health plan you choose - call 0861 000 300 and select the optical option for easy access to additional benefit information.

Take note of our whistle-blower hotline number, 0800 200 564 – or email tip-offs to mhcmf@tips-offs.com. All reports are confidential.

DISCLAIMER: This information is for educational purposes only, and is not intended as medical advice, diagnosis or treatment. If you are experiencing symptoms or need health advice, please consult a healthcare professional.