

MEDI BRIEF

AUGUST 2022

Living longer than expected – good news or bad news?

Andrew J Scott is a professor of economics at the London Business School, who is known for his work on longevity and macroeconomics. In a recent interview with our administrator Discovery he stated, in line with other experts on the topic, that the majority of children born today can expect to live to more than 100 years of age. According to Scott, our lifespans are longer due to new technology and human progress. While life expectancy in other countries is still higher than in South Africa, our youth in South Africa already has a 50% higher chance of getting much older, says Scott.

Living longer means that we have to re-evaluate our different life stages as well as how we live and plan them. While the baby boomer generation started families in their early twenties, their children only got married ten years later in their lives. Today, people in their mid-fifties are starting to study again, changing careers or opening their own business, while their parents at that age were starting to think about retirement.

A career-starter today needs to consider financial planning for a longer timespan than his parents planned for. The planning should of course consider how many years of income the person needs after retiring for housing, food, entertainment or travel. It is just as important to provide sufficient funds for increased healthcare costs, both in terms of healthcare inflation and of course how many years of healthcare costs one needs to be able to fund.

Whatever we invest in our healthcare today will hopefully reduce our healthcare costs later. Living a healthy lifestyle and taking up preventative care is the best we can do now to keep healthcare costs low as we age.

The effect of longevity on the economy can be seen in new solutions, services and products for a new target group—a more mature population that is interested in healthy ageing, self-managed healthcare monitoring, mobility assistance and, in general, to make aging more comfortable.

The 'silver economy' refers to economic activities, services and products that are designed to meet the needs of an ageing population with a focus on innovation. From wearable tech monitoring your daily vitals and health status, to home automation and aids for a more independent lifestyle for elderly people.

Living longer may at first sound scary, especially if we think of our grandparents' old-age, their mobility and lifestyle. However, considering all of these new solutions, living longer in the future can look very different and can come with new opportunities.

Longer lives will lead to new professions, the creation of jobs that relate to the silver economy or the care for the elderly. Gerontechnology is a field of research and application to create enabling environments for the ageing population, offering new solutions to health, housing, mobility, communication, leisure and work of older people.

According to Scott, technology has the capacity to make our work more fulfilling. He suggests, "Governments and firms must use technology to augment the quality of work, rather than to automate work away. Artificial Intelligence (AI) and automation will be good for jobs for older workers because they make it easier to carry on doing physical work. We will see the emphasis on human skills, which is about listening, making the most of a team. And while I don't like age stereotypes, there is data that suggests older people are on average better at interpersonal skills than younger people."

Living longer than expected can be good news or bad news depending on decisions we make today – both health-wise and financially. Ultimately, these decisions will impact our quality of life, something which we can influence and improve by staying fit, staying engaged, keeping a sense of purpose and maintaining good relationships with friends and family. According to different longevity studies, a socially integrated life can lead to better health and a greater life satisfaction.



Have you downloaded the Anglo Medical Scheme App yet?

Download the Anglo Medical Scheme App to access information about your benefits, plan and membership – anywhere, anytime. More info available at www.angloms.co.za

Drugs and substances – the fine line between improving or ruining a life

Substance abuse in South Africa increased dramatically since the start of the pandemic. Lockdown, school closures and income losses have amplified problems that already existed in our society. The reasons for substance abuse sound so harmless and understandable:

- To achieve a feeling of pleasure, to have a good time
- To relieve pain, stress and pressure or to escape problems
- To achieve more by increasing performance or improving thinking
- Peer pressure or just simply curiosity

Yet the repercussions of substance abuse can be monumental. Substance abuse isn't as simple as someone using drugs or illegal substances. It can start as innocuously as regularly having a drink to relax, or continuing to take painkillers "just in case" even when your pain is gone. We talk about substance abuse when someone uses prescription or illegal drugs excessively, or for other than the intended purpose, which often leads to physical, social or emotional harm.

Substances that alter a person's mood are known to lead to abuse, for example prescription painkillers that contain opioids like codeine or morphine. In the early stages, it can be difficult to see the difference between someone who takes painkillers because they need them and someone who is abusing them. The abuse of alcohol and narcotic addiction are some of the leading causes of preventable illnesses and premature death. Cardiovascular disease, stroke, cancer, HIV/AIDS, hepatitis, and lung disease can all be affected by substance abuse. Some of these effects are due to high doses of the substance or prolonged use, however, some may occur after once-off use only.

Recognising unhealthy drug use

Symptoms of substance abuse are not always easy to recognise, and one often first blames other factors for a certain behaviour.

- **Problems at school or work:** a sudden disinterest in school or work; drop in performance; unexplained absenteeism
- **Physical health issues:** lack of energy and motivation; weight loss or gain; changes in sleep habits
- **Neglected appearance:** lack of interest in clothing; grooming or looks
- **Changes in behaviour:** avoiding friends of family members; being closed up and secretive about his/her activities and whereabouts; mood swings; erratic behaviour
- **Money issues:** asking for money without wanting to explain the sudden shortfall or what it is needed for; money or items are going 'missing', indicating that they might have been sold to support drug use.

Free professional advice

If you are worried about yourself, a family member or a friend, call the South African Depression and Anxiety Group's substance abuse helpline on 0800 12 13 14 or SMS 32312.

Funding for treatment

The Scheme funds alcohol and drug treatment in hospital, admission and medication, up to a limit of 21 days subject to Prescribed Minimum Benefits at Prime Cure network providers if you are on the Value Care Plan, or at SANCA (South African National Council on Alcoholism and Drug Dependence) and SANCA-approved facilities if you are on the Standard Care Plan or Managed Care Plan. Consultations and medication upon discharge will be subject to out of hospital benefits and limits, or your available funds in your medical savings account, depending on your plan.

Claims submission – what we need from you

Our administrator's claims experts have asked us once again to remind our members what the Scheme needs to process claims. If any of the below is missing, illegible or incorrect we might not be able to process your claim and, in some cases, we might not even be able to get back to you to ask for more information. It is also insufficient to send us only the proof of payment or a receipt.

Please always ensure the following information is clear and complete:

- Membership number
- Patient's name
- Healthcare provider's name
- Healthcare provider's practice number

- Account number
- Treatment date
- Tariff or procedure or NAPPI codes
- Amount claimed
- Diagnostic code (ICD-10 code/s for each line billed)

Important, if you have paid for the services upfront, submit the proof of payment with your claim. Email the claim to claims@angloms.co.za, upload it in the member login area of the Scheme website or in the Anglo Medical Scheme app. We process claims within two to three working days. For more information, search 'how to claim' on www.angloms.co.za.

Do you have further questions on the articles in this edition? Contact us on the numbers and addresses listed here:

Visit www.angloms.co.za to learn more about your Scheme and benefits.

Find all previous MediBrief editions in the Info Centre > Knowledge Library.

Member Queries:

Value Care Plan: 0861 665 665, anglo@primecure.co.za

Standard and Managed Care Plan: 0860 222 633, member@angloms.co.za

Claims: claims@angloms.co.za