

MEDI BRIEF

SEPTEMBER 2016

2017 Benefits and Contributions

Expected contribution increases for 2017

As you might have heard in the news, rising health care costs have put South Africa's medical schemes under pressure. Consequently, medical schemes are anticipating contribution increases up to 14% for 2017 – in most cases higher than the increases in the past few years.

Unfortunately we won't escape this situation either. In-hospital claims on both the Managed Care Plan and the Standard Care Plan, driven by higher admission rates, have increased significantly between 2015 and 2016. Out-of-hospital claims also increased substantially, predominantly caused by high radiology, clinical technology and pathology costs. At the same time, the Scheme saw an increase of chronic registrations, accompanied by higher chronic claims on the Managed Care Plan.

Previously, the Scheme was able to use reserves to maintain contribution increases close to CPI. Over the past three years benefits have been improved using up excess reserving.

The remaining Scheme reserves are explicitly held to cover increasing costs over the next 30 years, arising from the Scheme's significantly higher than average age. Until recently the Scheme has been able to rely on favourable investment returns to offset higher healthcare costs. However, the current market volatility has resulted in lower returns and increased uncertainty.

The Scheme has committed to keeping future contribution increases at market related rates. We remain confident that the increase, while high, will be at the lower end of the industry average. You will find more information and detail on the 2017 benefit and contribution increases, once finalised, in the next issues of MediBrief.

Benefit and contribution presentations

Please diarise and attend the Scheme's year-end presentations to learn more about your benefits and contributions for 2017. Employees will find the dates for employee presentations in their internal employer communication. Pensioners will receive an invitation to presentations in their area, as per below schedule.

Gauteng	Address	Date	Time
Mpact Springs Mill	82 Steel Road, New Era, Springs (NB: Please use Main Entrance)	01 Nov 2016	10h00 & 14h00
Great Park Synagogue	Cnr Glenhove & 4th Street, Houghton	02 Nov 2016	10h00 & 14h00
Apollo Hotel	158 Bram Fischer Drive, Randburg	03 Nov 2016	10h00 & 14h00
Mosego Home	Mosego Home T/A New Takalani Home (next to Lesedi Clinic), Soweto	04 Nov 2016	10h00
Quest Conference Centre	Currie Boulevard, Vanderbijlpark	07 Nov 2016	10h00
Sheraton Hotel (Pretoria)	Cnr Church & Wessel Street, Arcadia	08 Nov 2016	10h00
Pietersburg Club	119 Suid Street, Polokwane	09 Nov 2016	10h00
Mpact Corrugated (Nelspruit)	13 Heyneke Street, Industrial Site, Nelspruit	10 Nov 2016	10h00
Sabie Country Club	Main Street, Sabie	11 Nov 2016	10h00
RSVP: sanjayo@angloms.co.za or call 0860 222 633			

KwaZulu-Natal	Address	Date	Time
Mondi Sports Club	Travencore Drive, Merebank	02 Nov 2016	10h00
Riverside Hotel	10 Northway Drive, Durban North	03 Nov 2016	09h00 & 11h00
Port Shepstone Country Club	Cussonia Road, Port Shepstone	04 Nov 2016	10h00
Mondi Richards Bay Conference Centre 1 and 2	7 Western Arterial, Alton	08 Nov 2016	10h00 (English & Zulu)
Fern Hill Hotel and Conference Centre	R103, Midmar, Howick	10 Nov 2016	10h00
Chamber House	Royal Showgrounds, Commercial Road, Pietermaritzburg	11 Nov 2016	09h30
RSVP: meganj@angloms.co.za or call 0860 222 633			

Western Cape	Address	Date	Time
Mowbray Golf Club	1 Raapenberg Road, Mowbray	09 Nov 2016	10h00 & 12h00
Encore Conference Centre	Cnr Platteklouf Road & Rothschild Boulevard, Welgelegen	14 Nov 2016	11h00
Community Hall Vergelegen	Vergelegen Wine Estate, Lourensford Road, Somerset West	16 Nov 2016	11h00
Radisson Blu PE	Cnr 9th Avenue & Marine Drive, Nelson Mandela Bay	22 Nov 2016	11h00
Knysna Log-Inn	16 Gray Street, Knysna	23 Nov 2016	11h00
RSVP: shereena@angloms.co.za or call 0860 222 633			

'Prediabetes' – A Ticking Time Bomb

By Hamish van Wyk MSc Diabetes, Post Grad Dip Diabetes, BSc Dietetics (Product Manager, Centre for Diabetes and Endocrinology)

“Diabetes is an all-too-personal time bomb which can go off today, tomorrow, next year, or 10 years from now...” – Mary Tyler Moore

Introduction

The quote from actress Mary Tyler Moore could not be truer – diabetes is an all-too-personal time bomb. As with a time bomb, the long-term consequences of uncontrolled type 2 diabetes can have devastating effects on the individual and his or her family members. However, unlike most time bombs, the 'diabetes time bomb' has a loud countdown timer that can be heard, if one cares to listen out for it. No guess work is needed as to whether we should 'cut the blue or the red wire' – we know how to deactivate or control the effects of this time bomb.

The Timer

If we listen we can 'hear' the countdown to a diagnosis of diabetes, as definite signs point to a risk for developing type 2 diabetes. Some of these include:

1. Being overweight (especially with a 'spare tyre' around your middle)
2. Being physically inactive
3. Making unhealthy food choices
4. The presence of high blood pressure or cholesterol problems
5. Increasing age
6. A family history of diabetes (genetics)

If you look at the first three risk factors for type 2 diabetes, you realise that you can do much to lessen your risk for developing the condition. Although you cannot change your age or genes, you can still reduce this risk (and better manage any blood pressure or cholesterol) by addressing the first three points.

“Genetics load the gun, lifestyle pulls the trigger.” – (author unknown)

However, I am sure you know of many people who have all six of these risk factors without having diabetes. This leaves us with the following question – is there not a better predictor for developing type 2 diabetes? Yes – it's called 'Prediabetes' or Intermediate Hyperglycaemia. What this means is that your blood glucose



levels are high, but not high enough to develop diabetes... yet. One could say that this is when the timer on the bomb starts its countdown. Although not everyone with prediabetes will develop diabetes, studies have shown that as many as 93% of people with prediabetes will develop type 2 diabetes.

Blue or Red?

We know which wire to cut – the unhealthy lifestyle wire. In other words, to reduce our risk of developing diabetes, we need to lose weight, make healthier and informed food choices and become physically active. You might be pleased to know that even if you maintain your current weight, you would have a lower risk of developing diabetes than if you were to gain weight. In essence, even a small change in your lifestyle can substantially lower your risk for developing diabetes. In fact, if we are able to change our unhealthy lifestyles by making healthier choices, we can reduce our risk of developing diabetes by as much as 80 % over 13 years.

Type 2 diabetes is a largely preventable condition, a time bomb that can be deactivated. However, to deactivate this bomb you need to look for it! Importantly, even if the time bomb of prediabetes explodes and if you have or if you develop type 2 diabetes, all is not lost. Good and early treatment of type 2 diabetes acts like a 'bomb blanket' to prevent or greatly reduce any damage caused.

Find out if you are at risk

The Centre for Diabetes and Endocrinology (CDE) has, together with Anglo Medical Scheme, developed a web-based questionnaire for you to identify if you are at risk. The link to the survey will soon be sent to members by email. If you did not provide us with your email address yet you can find it on www.angloms.co.za > Info Centre > Latest news from the middle of October. We urge you to participate and to join us as we seek to stop the time bombs of diabetes and prevent the damage they can cause.

** MediBrief articles are not a substitute for professional medical advice, diagnosis or treatment. Always seek the advice of a qualified healthcare provider to discuss your medical concerns.*

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

Find all previous MediBrief editions in the Info Centre > MediBrief Archive.

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