

# MEDIBRE

MARCH 2018

# The 49<sup>th</sup> Annual General Meeting

Attached to this MediBrief you will find the Notice of the 2018 Annual General Meeting (AGM) as well as a proxy form. We look forward to seeing you on 23 May 2018 at 10h00 in the Auditorium, 18th floor, 55 Marshall Street, Johannesburg. If you cannot attend the AGM personally this year, you may appoint a proxy to attend, speak and vote on your behalf by completing and sending us your proxy form.

## 50 years AMS - member memories

"What a wonderful achievement!!! 50 Years and still going strong.

I thank God that we have been a part of Anglo Medical Scheme for 39 to 40 years. Where other family members of mine are battling, our Medical Aid has always helped us when in need.

Early on our claims were incidental but as we have aged our medical bills have climbed. I am SO very grateful that Anglo has paid for my many X-Rays and Blood tests. These have been substantial. AMS have seen me through bilateral knee replacements and back fusion and all that that entails. Also various other surgeries, most since we retired. My dear husband has had his share of costs, including two pacemakers over the years. Our pension would never be able to afford the medical fees.

The fact that our employer pays the largest portion of our levies is just an added blessing.

Thanks AMS for years of wonderful dedicated service. I have NO complaints.

CONGRATULATIONS!

Margie & Terry Martin"

We look forward to receiving more memories and stories. Send yours to the AMS Communication Manager Judith.Friese@angloamerican.com

# Your assistance is needed for us to pay your claims efficiently

Please always remember to send us proof of payment when you have paid for healthcare services yourself. If you don't, our administrator will automatically pay the provider. As a consequence, this payment then needs to be reversed, recuperated from the provider and then be paid to you, or you have to request a refund from the provider. This keeps you out of pocket for longer and results in higher administration costs for the Scheme.

We often receive claims by email with the proof of payment stapled or placed on top of the claim. The receipt sometimes covers important information, such as the date of the claim, amount claimed or treatment codes. If we receive a claim with missing or illegible information, the claim has to be rejected. To avoid additional work for you and the claims processing team, please double-check all information is complete and legible before your submit your claim.

### Are you looking for a dentist on the Scheme's new network for Standard Care Plan?

To avoid co-payments for dental services, SCP members should use a provider on the Dental Risk Company (DRC) Network. Call 0860 222 633 to find a Network Dentist in your area, or use the provider search on the Scheme's website. Go to www.angloms.co.za, log in as member and choose the navigation 'Anglo Medical Scheme' and then 'Provider Search'. More information on the DRC network in your Benefit Guide and the January 2018 edition of MediBrief.



#### Virtual consultations in South Africa

Within the last couple of months, South Africa has seen the launch of virtual consultations. Virtual consultations are consultations with your doctor being at a different location, facilitated through technology such as messaging or video services.

Many doctors already answer their patients' SMSes, whatsapps, emails or skype calls, but the need was identified to have secure solutions where all information, photos and files are stored in one – rather than five different apps on a doctor's device – to protect their patients' personal and health information.

#### Time and money saved

One of these solutions is the app 'Medici', developed by a South African chiropractor in the USA, where you can consult with all your doctors via text, voice or videochat. Another app you might have heard of is DrConnect, which the administrator Discovery Health launched for members of the Discovery Health Medical Scheme in collaboration with Silicon Valley-based Healthtap. Patients can consult with their doctors from the comfort of their homes, or anywhere in the country. Both apps bill the user after the consultation and the account can be paid from available outof-hospital benefits.

Virtual consultations can also be offered in an existing clinical setting like in the case of Medicare pharmacy clinics. These clinics already offer nurse services, but have now been extended with videomed facilities to bring a doctor into the consultation. The way this differs from the apps is that the nurse can do medical examinations, for example, through the use of camera-enabled equipment, to assist the doctor in diagnosing the patient. The doctor can then send a prescription to the pharmacy counter and the patient could have diagnosis, therapy and treatment recommendations as well as necessary medicine within less than an hour.

# Healthcare technology and digital medicine – your doctor in your pocket

Medicine has changed drastically over the 50 years of our Scheme's existence and we are expecting a lot of movement in healthcare technology in the next couple of years. It was not even a year ago that we anticipated in MediBrief (July edition) that "healthcare will change and might even be disrupted by technology, just as the taxi industry experienced with the introduction of Uber".

Virtual consultations could be helpful for patients in rural areas, patients that are not mobile, or patients needing advice during times where their doctor's rooms are closed. They are of course not the answer to every healthcare question either; they have their pitfalls, too. Not all consultations can be done virtually – there will always be the need to see your doctor face to face – but in some instances a physical visit is not always needed and this is where virtual consultations might fill a gap in South Africa's healthcare environment.

With any of these solutions, consultations cost less than a regular face-to-face consultation and will reduce the length of time needed for a diagnosis and treatment.

#### Added benefits

Some healthcare questions could be answered without consulting your own doctor. DrConnect offers over 5 billion doctor-created answers in an online library and/or alternatively a personalised answer from any participating doctor. DrConnect allows users to set their own health goals in the app and to benefit from doctor-created tips on how to achieve them. With Medicare's offering taking place at a clinic, the pathology lab and dispensary are onsite, meaning that you really do get an all-in-one service. The Medici app provides access to all your participating doctors in one app, from your GP or paediatrician to your therapist or even your vet.

We think this is exciting new technology with enormous potential and while we are watching the market and how patients are accepting these services, we are exploring how we can adapt and consider virtual consultations for the Scheme.

Send us your comments! Have you used any of these or other services? How do you feel about them? Email the Scheme's Communication Manager Judith.Friese@angloamerican.com

**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