



NAMDEB

Medical Aid Scheme

NEWSLETTER

AFFORDABLE AND QUALITY HEALTH COVER FOR EMPLOYER GROUPS

TOPICS FOR DISCUSSION:

- 1. Annual General Meeting (AGM)
- 2. Board Movements
- 3. Chronic Advance Supply Form
- 4. Member Survey & Personal data update
- 5. Namdeb Website
- 6. Actuarial forecast for 2018/9

2018 July

1. ANNUAL GENERAL MEETING (AGM)

If we look back at the month of June, the Scheme has been sending continues messages and information to members in regard to the AGM, and for some members the question remains? What makes the AGM important? Any medical aid scheme belongs to its members, in terms of the scheme rules and medical aid act no. 23 1995, each registered medical scheme should hold an Annual General Meeting for its members before the 30th of June each year.

The main purpose of the AGM meeting is to:

- Present and obtain member approval on the previous year

financial statements before its submitted to Namfisa.

- Review the previous years operations, elect trustees to fill vacancies, if any;
- and the appointment the auditors for the following financial year.

The notice to the 2018 AGM was distributed 21 days before the meeting, and members were encouraged to attend in Oranjemund or Windhoek.

2017 HIGHLIGHTS



The 2018 AGM was held on the 27th of June 2018 in Oranjemund and Windhoek, and the Board of Trustees would like to extend their sincere gratitude to all members who made time out of their busy schedules to attend or submit proxies.

An election was also conducted to elect a continuation member as a Trustee representative and two nominations were received for the position. We wish to welcome Mr. Silvanus Nekundi that emerged victorious from the election. The Board of Trustees would like to welcome Mr. Nekundi and look forward to his valuable contribution.

AGM HIGHLIGHTS

The Scheme published an annual report and members are encouraged to request a copy of the report from the Scheme Administrators or the Principal Officer:

- Ms Ruusa Amuthenu - Administrator - ruusa.amuthenu@

prosperitynam.com

- Callie Schafer – Principal Officer – callie.schafer@africaonline.com.na

The 2018 annual report provided an overview of the Schemes' results for the year ended 31 December 2017, as extracted from the 2017 financial statements. The Auditor has expressed an unqualified opinion on the Consolidated Financial Statements with no audit findings or corrections, below is a summary is a snapshot of the scheme financial & operational performance. Please also note that the full annual report and financial statements are available at <https://bit.ly/2ly4nDD>

SUMMARY OF FINANCIAL PERFORMANCE

	2017 N\$	2016 N\$
Contributions collected	121,818,876	98,271,536
Net claims paid	(107,093,302)	(84,355,243)
Net surplus	13,475,553	10,933,484
Members Funds	68,210,238	54,734,685
Average claims per principal member per month	3,755	3,403
Average contribution per principal member per month	4,271	3,964

SCHEME DEMOGRAPHICS

	2017	2016
Scheme membership	2,440	2,109
Number of dependents	5,789	5,012
Average age of principal members	46.74	46.92
Number of chronic members	5,162	5,038
Number of pensioners/continuation members	555	551
Reserve levels %	56%	56%
Solvency level	8.6 times	9.1 times
Non-healthcare costs % of gross contributions	3%	4%
Administration costs N\$ per member per month	N\$ 130	N\$ 146

OPERATIONAL OVERVIEW

The Scheme's membership has grown by 16% mainly due to returning members from a private open fund. The Board of Trustees welcome the members back and are encouraged with the company employees recognizing the value offering of the Namdeb Medical Aid Scheme compared to that of an open-market fund and in choosing the Namdeb Scheme as their entrusted provider for healthcare cover.

As a result, contribution income increased by 26% from the previous year. In terms of claims incurred, the worrying trends of inflation-exceeding increases in the private health sector cost continues to have serious and negative impact on the well-being and sustainability of the Scheme.

Claims incurred increased by 27% from the previous year which along with slight increases in pensioner rates and average age of the Scheme. Although the aforementioned elements inherently put significant pressure on the solvency, the Scheme retained a stable reserve level despite a 6% reduction in the solvency ratio. Despite increases in claims expenditure, admission rates and utilization factors the reserve level is well maintained. It provides all members and health professionals the peace of mind that the Scheme is not only meeting the required reserve level as set by the Registrar of Medical Aids, but cover the volatility of claims experience of smaller and closed fund/schemes

2. BOARD MOVEMENTS

• PRINCIPAL OFFICER

The Board would like to bid farewell to Mr. Andries Wahl, our long serving Principal Officer since the inception of the Scheme, who retired at the end of June 2018, and wish to take this opportunity to thank him for his valuable contribution, dedication, commitment and to reiterate that his contribution to the Scheme is unmeasurable and wish him all the best for his next endeavours.

The Board would further wish to welcome our new incoming Principal Officer Mr. Callie Schafer who takes over from Mr. Wahl effective 01 July 2018. Mr. Schafer is no stranger to the healthcare industry, he was the director of Corporate Affairs for the Prosperity Group for more than 10 years before his retirement in March this year, the former Chief Executive Officer of Nama, is the Namibian representative on the Board of Healthcare Funders (BHF) for Southern Africa and serve as a member of the SADC Health committee for South Africa, Botswana, Lesotho, Zimbabwe, Malawi, Mozambique and Namibia.

Mr. Schafer brings on board a wealth of knowledge and expertise and we believe that his contribution will add value to the members and Scheme as a whole.

Mr. Schafer contact details are as follows:

Cell: 0811444001

Email: callie.schafer@africaonline.com.na

- Board of Trustees

The Board also wish to welcome Mses, Rachel Kalipi and Kuku Angula, who were recently appointed replacing Messrs. Stephan Eagleton & Willy Mertens.

3. CHRONIC ILLNESS AND SUPPLY OF CHRONIC MEDICATION

At the last Board of Trustee meeting an adherence and compliance report of all Scheme chronic members was reviewed. It was shocking to note the high number of members with erratic adherence profiles and high percentage of members not taking their chronic medication regularly and on a continuous basis without interruption. This practice directly impact and increase health risks for members that could contribute to unexpected setbacks in their health, increase in hospitalisation, increase in absenteeism and drop in productivity. The Trustees will be reviewing more drastic plans to address this practice which will be announced in the foreseeable future.

During the initial review, the possible risk for sea going members not able to collect their monthly chronic scripts in advance before going back to sea was identified. The current scheme rules permits medication to be supplied up to 30 days only. In order to address

the needs of these members, the Scheme has approved to waive the rule and introduce a chronic advance form for members who require more than one month prescription at a time.

The chronic advance form will be available at all Human Resource and Prosperity Health Offices, and we urge members to complete and submit the chronic supply form in advance for authorisation and not wait until their date of departure or stop using their medication.

4. PERSONAL DATA UPDATE & MEMBER SURVEY

For the past few years, effective communication to all Scheme members has been a great challenge as the communication distributed did not reach all members due to the lack or outdated member personal information on the medical administrative scheme system.

The Scheme currently only have 56% of all member data (correct PO Box numbers, cell numbers and mail addresses) meaning that 44% of members do not receive information from the Scheme in any form, and it for this reason that the Board approved a member data update campaign to collect member information. The project will be implemented by the Administrators, Prosperity Health and run for the next two to three months with the aim of collecting

80%+ members data and or to correct data currently on record. The aim is to complete the project by end September 2018 and we appeal to all members to support and participate!

MEMBER AND SERVICE PROVIDERS SURVEYS

A member and service provider survey to measure the current services offered by the Scheme will be launched during September and October 2018 and following onto the completion of the member data collection project.

We appeal to all members to participate by submitting their latest personal data and evaluate the Scheme services through the survey, your feedback matters.

5. NAMDEB WEBSITE

It is with great excitement and pleasure that the Board would like to inform members that the Scheme is in an advance stage to launch its own Scheme website. The aim of the of website is to add further value to the members in information sharing, sharing all Scheme developments, provide access to the Scheme administrative forms and promote interaction with members and Healthcare Providers.

MEMBERS ARE ENCOURAGED TO INFORM THE BOARD OF TRUSTEES, PRINCIPAL OFFICER AND OR ADMINISTRATORS OF ANY TOPICS YOU WISH COVERED ON THE NAMDEB WEBSITE OR IN THE SCHEME NEWSLETTERS.

WHAT CAN MEMBERS EXPECT FROM THE NAMDEB WEBSITE? MEMBERS WILL HAVE ACCESS TO THE FOLLOWING INFORMATION:

- **About the Namdeb Medical Scheme**
Introductory summary about the Scheme, the Board of Trustees and the benefits offered by the Scheme.
- **Member portal:**
Member portal offers an option to members to register and gain access to their personal medical aid data. Once registered members can access portal, view their benefits, print membership certificates and monitors progress on claims payment.

- **Namdeb Administrative Forms**
Administrative forms such as, Member Application forms, Record Amendment forms, Chronic Registration. Ex gratia application will be available and can be down loaded directly from the website.
- **Mediscor Medicine Formulary**
Namdeb Medicine formulary list provide benefit to chronic registered members to receive their monthly prescriptions medication at a zero % co-payment. The Mediscor Medicine formulary tool provide a medicine look option to medicine to view generic medication options available, check which medicine is part of the formulary list and that will all assist members to reduce their out-of-pocket expenses in paying for co-payments.
- **Frequently asked questions**
List of frequently asked questions on the fund membership, claims submissions and Hospital Pre authorisations
- **Health Tips**
List of valuable health tips
- **Contact Details**
List of Medical Aid Client Service Offices

The Board strongly believes that the introduction of the website will play a vital role in improving communication to all members and we'll keep you updated on the progress.

6. ACTUARIAL FORECAST FOR 2018/9

At the Board of Trustee meeting on 27th June 2018 the 6-months performance for 2018 was reviewed. It shows that 2018 will be a much tougher year than 2017 with large costs spikes, high cost cases and increases in utilisation of benefits. As a pro-active intervention the Trustees appeal to members whilst taking due care of their health that members also support the Scheme by reducing unnecessary services, guard against over servicing, report any cases of fraud, waste and abuse etc.

The Scheme belongs to its members and any saving in costs is a direct investment in the interest of the Scheme, the future sustainability of the Scheme and to all its members. We bank on your cooperation and support. Thank you!!

CONTACT DETAILS

Windhoek

c/o Feld & Thorer St
P.O. Box 22927
Windhoek
Tel: +264 83 2999 736
Fax: +264 61 222 161

Keetmanshoop

Office Nr 12, Desert Plaza,
Hampie Plichta St
P.O. Box 1565
Keetmanshoop
Tel: +264 83 323 2120
Fax: +264 88 652 4102

Lüderitz

230 Bismarck St
P.O. Box 1178
Lüderitz
Tel: +264 63 202 143
Fax: +264 63 204 169

Oranjemund

c/o 11th Ave & 12th St
P.O. Box 833
Oranjemund
Tel: +264 83 3232 113 / 110
/ 111
Fax: +264 88 655 5513

Oshakati

The Palms 7
c/o Robert Mugabe & Main Rd
P.O. Box 7196
Oshakati West
Tel: +264 65 222 335
+264 65 222 334
Fax: +264 88 655 5514

Otjiwarongo

Medical Centre Nr 7
Hindenberg St
P.O. Box 7716
Otjiwarongo
Tel: +264 83 323 2060
Fax: +264 88 655 5512

Rundu

Nr 900 Old
Multi-Choice Building
P O Box 22927
Windhoek
Tel: +264 66 267 261
Fax to Email: 088 651 5346

Rosh Pinah

Unit 1 SME Park Kokerboom St
P.O. Box 71
Rosh Pinah
Tel: +264 83 323 2131 /2130
Fax: +264 88 655 5511

Swakopmund

c/o Tobias Hainyeko & Werf St
P.O. Box 2869
Swakopmund
Tel: +264 83 323 2050
Fax: +264 88 655 5510

Tsumeb

1150 Sam Nujoma Dr
P.O. Box 791
Tsumeb
Tel: +264 83 232 2070/72/73
Fax: 88 655 5509

Walvis Bay

Medical Park
Hidipo Hamutenya St
P.O. Box 731
Walvis Bay
Tel: +264 83 323 2000
Fax: +264 88 655 5508



www.prosperityhealth.com



Prosperity Health Member Mobile App
for your benefits & claims.

Administered by  Prosperity Health

www.prosperityhealth.com