

# IN

# HEALTH

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## BODY FAT FEARS



A Liberty publication



**WORLD  
AIDS DAY**



The good news  
outweighs the bad

**CALORIE  
CUTBACKS**

Good eating habits to  
reduce your waistline

**TOO BIG  
TO BURN**

Even small steps can  
make a difference

## Dear readers

We have reached the last edition of our *In Health* newsletter for 2015. As we look to World Aids Day that is commemorated each year on December 1, we bring you the latest facts, statistics and progress made in the last year.

With more than one-third of the world's adults being overweight, obesity is becoming Africa's new health crisis. In this edition we take a closer look at obesity, how it can put your health at risk and how to lose weight and get active. We even have your diet covered with helpful eating habits and a delicious, high-protein recipe for banana and oat muffins to keep you fuller for longer.

On the last page of this newsletter, you will find our in-country contact details for our offices. Liberty Health currently provides industry-leading pan-African healthcare solutions to over one million lives across 16 African countries. Should you find yourself in need of assistance with healthcare solutions, wherever you may be, please contact us and we will try to help you.

Please feel free to share this newsletter and health insights with your family, friends and colleagues. You can access past editions on our website, [libertyhealthblue.com](http://libertyhealthblue.com). If you have any suggestions or input for our communications, please contact us at [inhealth@libertyhealthblue.com](mailto:inhealth@libertyhealthblue.com). We welcome your feedback.

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## SCIENCE SNIPPETS

### BRAIN TRAINING

Online games can have a major benefit for older people, a large-scale study has found.

Researchers at King's College London concluded that mental exercises focused on reasoning and memory skills kept minds sharp and helped people over 60 with everyday skills such as shopping, using public transport, cooking and managing personal finances.

The benefit appeared to kick in when people played the games at least five times a week.

Researchers are now looking to see if online brain training could help prevent the development of dementia.



### PERSONAL CONTACT

Face-to-face contact is best, according to a new study from the University of Michigan.

It found that over-50s who saw their family and friends at least three times a week were half as likely to develop depression as those who saw loved ones less often.

Emails and telephone calls were not considered beneficial substitutes.

For people in their 50s and 60s, social contact with friends was considered important, but for those over 70 frequent visits from children and relatives were best.

The study supports the importance of face-to-face contact in preventing depression, but does not prove that low social contact directly causes depression.

### FOOT AND MOUTH

In a strange study, researchers found that footballers have very bad teeth and their poor dental health may be affecting their play.

A study by University College London involving eight top British clubs found that nearly four out of 10 professional footballers have ongoing tooth decay, 57% had tooth erosion and eight out of 10 had gum disease.

It was unclear why players had such bad oral hygiene, but many consume large numbers of sugary, energy drinks. However, the link between these drinks and poor dental health was not proved.

(Sources: [bbc.com](http://bbc.com), [dailymail.co.uk](http://dailymail.co.uk), [foxnews.com](http://foxnews.com), [healthnews.com](http://healthnews.com), [medicalnewstoday.com](http://medicalnewstoday.com), [telegraph.co.uk](http://telegraph.co.uk))

### CANCER-CAUSING MEAT

In a story that's got meat-eaters hot under the collar, and vegetarians feeling even more self-satisfied, WHO announced that processed meat is "carcinogenic to humans" and grouped it with the likes of cigarettes, alcohol, asbestos, mustard gas, arsenic and formaldehyde.

The report from the WHO's International Agency for Research on Cancer said there was enough evidence to rank foods like bacon, sausages and ham as group 1 carcinogens due to a link with cancer. The agency found that eating 50 grams of processed meat every day increases the risk of colorectal cancer by 18%.

Red meat was listed as "probably carcinogenic to humans" and has associations with colon cancer, pancreatic cancer and prostate cancer.

# ONE YEAR ON

World Aids Day is celebrated on December 1, 2015. *In Health* gives you the latest on a disease that continues to grab the headlines. The good news is that HIV is increasingly a condition people live with rather than die from.

### IN THE NEWS

For the first time ever, TB infections have now overtaken HIV/Aids as the leading cause of death from infectious diseases, according to the World Health Organization. Around 1.5 million people died of TB last year, compared with roughly 1.2 million for HIV. There were 450,000 TB deaths in Africa in 2014, and another 310,000 deaths of people who had both TB and HIV infection.



Global HIV interventions – including antiretroviral therapy (ART), prevention of mother-to-child transmission (PMTCT), and HIV prophylaxis – have added nearly 20 million life years since 2000 when the Millennium Development Goals were established.

A new drug offers treatment hope for the suppression of HIV. In tests, a long-acting injection has worked as well as a combination of three daily pills. Treatment has moved from many pills (10-20) a day, to one pill and, if these trials continue to produce such good results, it could be reduced to one injection every two months.

There is still no cure for Aids, but there is hope. Doctors recently came across an 18-year-old French woman infected with HIV at birth via mother-to-child transmission. She was given ARVs at three months and her treatment continued until she was almost six years old. One year after stopping the drugs, her viral load was undetectable and it remains so to date. She is still infected,

but the case indicates the importance of starting ART as soon as possible.

Investments made by The Global Fund to Fight Aids, Tuberculosis and Malaria have saved 17 million lives since the fund's inception in 2002, according to its Results Report 2015. The fund invests US\$4 billion a year and provided HIV treatment access to 8.1 million people last year.

## UNAIDS 2014 SUB-SAHARAN AFRICA (SSA) STATISTICS

**25.8 million** people in SSA were living with HIV

**1.4 million** became newly infected with HIV

**66%** of the global total of new HIV infections were in SSA

**790,000** people died of Aids-related causes

**41%** of all people living with HIV in the region are accessing treatment

**190,000** children were newly infected with HIV

**5:7** people on ART live in the region



# AFRICA'S NEW HEALTH CRISIS

More than one-third of the world's adults are overweight, and almost two-thirds of those are found in low- and middle-income nations.

A tiny island in the Pacific Ocean has the dubious claim of being the country with the most overweight population in the world. In Nauru, over 96% of men and 93% of women are classified as overweight, and 85% of men and 80% of women are considered obese.

The number of adults who are obese or overweight around the world has increased by 23% since 1980, according to the UK think-tank, the Overseas Development Institute (ODI). With around 70% of its adults overweight, North America remains the most obese continent. However, the number has almost quadrupled in developing countries, says the ODI's *Future Diets* report. The rise in global obesity rates was described by a recent study in the medical journal *The Lancet* as, "rapid, substantial and widespread, presenting a major public health epidemic in both the developed and developing world." Obesity becomes a major problem in low- and

middle-income countries because their health systems are already overburdened by infectious diseases. Now they are going to have to deal with an increasing number of non-infectious diseases that accompany obesity. It sounds contradictory that there are now far more obese people in the developing world than in richer countries. In fact, more people in poorer countries go to bed each night having consumed too many calories than go to bed hungry. However, that does not mean people are not starving in some countries. It means we now have a strange scenario where we see malnutrition co-existing alongside obesity. Africa has some of the worst figures. More than half the women in Botswana are obese. The

same goes for one in eight Nigerian men. South Africa has nearly double the average global obesity rates, and it has the highest overweight and obesity rate in sub-Saharan Africa. A 2011 health survey conducted by pharmaceutical company GlaxoSmithKline claimed South Africa was "the third-fattest nation in the world." Almost 70% of South African females display unhealthy levels of body fat and more than four in 10 are clinically obese. Alarming, obesity is also on the rise in poorer nations among children. In the developing world, just under 13% of boys and just over 13% of girls were found to be overweight or obese.

The obesity crisis in poorer countries has been linked to the rapid shift to urban living combined with increased consumption of western-style diets that are high in sugar, fat and salt. Add a much more sedentary lifestyle into the mix, and the picture becomes increasingly unhealthy. Obesity is not just a health issue, it is also an economic one. A report by the McKinsey Global Institute listed obesity among the top three social problems generated by human beings. It put the global cost of obesity at US\$2 trillion annually, and its impact at 2.8% of global gross domestic product.

With these figures in mind, surely it is time governments took the crisis more seriously?

## DEFINING OBESITY

Obesity is a complex disorder involving an excessive amount of body fat. The most widely used method to check if your weight is healthy is to use the body mass index (BMI), which measures your weight against your height. For most adults, a BMI of 25 to 29.9 means you are considered overweight. A BMI of 30 to 39.9 means you are considered obese. And a BMI of 40 or above means you are considered morbidly obese. However, a BMI is not a completely accurate measure for obesity, as muscular people are often heavy but have little fat. An alternative or additional measure is to check your waist circumference. Generally, men with a waist circumference of 94cm or more are more likely to develop obesity-related health

problems. The same is true for women with 80cm or more around the waist.

## CAUSES OF OBESITY

Although there are genetic, behavioural and hormonal influences on body weight, usually you are at risk from obesity if you consume more calories than you burn. In this case, the excess energy is stored by the body as fat. Put simply, the over-consumption of food, especially fast food, plus the fact that we spend the majority of our days physically inactive, is producing large numbers of people who are overweight and obese.

## POTENTIAL HEALTH RISKS

Obesity is not just a cosmetic issue, it can lead to a number of serious and potentially life-threatening conditions. These include coronary heart disease, high blood pressure, stroke, type 2 diabetes, and some types of cancer. Psychological issues such as depression and low self-esteem are also associated with obesity.

## TREATMENT OPTIONS

The good news is that health problems associated with obesity can improve or be prevented with even a small amount of weight loss. It is important that you talk to your doctor about your treatment options. A change of diet is a basic rule for weight loss. You have to reduce the number of calories you consume to lose weight. If you have a lot of weight to lose, you will need to get advice from a professional. Engage in some form of physical activity. If you are very overweight, again you will need to work with experts until you have lost a certain amount of weight and are able to safely continue on an exercise programme alone. Some people may improve their chances of weight loss by taking medication. Your doctor will advise whether this option is suitable for you. Lastly, there is surgery. If the above options are not working, then bariatric or "metabolic" surgery may be considered.



**8.5%**

The estimated prevalence of childhood overweight and obesity in Africa in 2010. This is expected to reach 12.7% in 2020.

**1.46 billion**

The number of people across the globe who are obese or overweight

**904 million**

The number of people in the developing world who were considered overweight or obese in 2008

**34%**

The global percentage of adults who were overweight or obese in 2008

**3.4 million**

The estimated number of deaths caused by being overweight or obese in 2010

**43 million**

The number of children worldwide estimated to be overweight and obese in 2010

**35 million**

The number of children estimated to be overweight and obese in developing countries in 2010

(Sources: heart.org, mayoclinic.org, nhs.uk, odi.org, theguardian.com, thelancet.com, who.int)

# LOAD SHEDDING

If you want to lose weight, you need to make a plan that encompasses both your food intake and your physical activity. Put simply, you need to burn more calories than you eat.

In this first article, *In Health* looks at the challenges of exercise when you are overweight.

We all know the importance of physical activity, however, when you are very large, the run-of-the-mill weight loss and exercise rules do not necessarily apply. What you can achieve is limited to the amount of weight you are carrying. If you are morbidly obese – carrying around 45 kilos above your ideal weight – you may struggle to walk, let alone go for a jog. A destructive cycle can develop – when you gain weight it becomes harder to move; and the harder it is to move, the more difficult it becomes to lose weight. Exercise is a stressful activity for your body even when you are in reasonable shape. If you are obese, your body is already under enormous stress before you even start moving. Chances are you will be fatigued, your blood pressure will be high and your joints will already be



taking strain. Injury is a very real threat. Some moves may be too painful or even impossible. However, small steps can make all the difference and help you reach your bigger, long-term goals.

## GET HELP

If you are obese, probably the most important thing you can do is find some type of medical supervision to help you get started.

Obesity leads to other health issues, such as high cholesterol, high blood pressure and insulin resistance, so you'll need to be monitored by an expert.

## FIND A SUPPORT GROUP

You might be feeling self-conscious and very alone as you embark on your exercise programme.

Joining a gym full of people who are already fit may be too scary to contemplate. However, there are groups who cater for different weight loss needs. In addition, the Internet has made it easier to find like-minded people who will support and encourage you when you are feeling low.

## TAKE BABY STEPS

One of the first things you can do is to incorporate some form of movement into your routine.

Just moving your body around in small ways is enough to get started and burn calories. Use every opportunity, whether it's getting up to talk to people or changing the TV channels manually rather than using the remote.

## SET REALISTIC GOALS

There is no point in setting yourself up for failure, so make sure you set goals that

are achievable. Also keep motivated by focusing on how much you accomplish each day. It's important to monitor the pros and cons of your programme in order to obtain better results.

Here are three activities that might help you get started on an exercise programme:

**Walking** – This is the number one exercise recommended by the American Heart Association, the Centers for Disease Control and Prevention and the National Institute of Health. It is a low-cost, low-impact aerobic exercise that can be done almost anywhere.

For those who are morbidly obese and find walking painful or difficult, try starting with some sort of assistance like a stick or a walker. Even a slow pace will make a difference, as any form of energy exertion will burn calories.

**Weights** – This is a good one for tackling obesity because it can be done sitting down. Weight training builds muscle that can help burn more calories.

For starters, try sitting in a chair and lifting your arms over your head and reaching towards the ceiling. Then start adding weight by holding cans or other household goods in your hands. You can exercise your legs in this way too.

**Aqua aerobics** – Exercising in water can be very beneficial when you are overweight. You'll feel lighter as water supports some of your body weight and you'll reduce the stress on your joints.

Remember, whatever you decide to do, you do not have to do it alone. You can, and probably should, get help from your doctor, exercise specialists and nutritionists.

In this second article, *In Health* offers some eating tips that could help you drop the kilos and keep them off.

Losing weight is not easy, especially when you are very overweight. However, it is possible and you can make your life a bit easier by developing some healthy eating habits.

## WATCH YOUR CALORIES

It's obvious that you need to cut back on calories if you want to lose weight. It is different for everyone, but generally a woman who wants to lose weight safely should aim to keep her calorie intake between 1,000 to 1,200 a day, according to the US's National Heart, Lung and Blood Institute (NHLBI). For men, consuming between 1,200 to 1,600 calories a day should have the same effect.

If you are very overweight, these calorie suggestions do not necessarily apply. If you are thinking of trying a very low-calorie diet – one with less than 800 calories a day – the NHLBI warns that you should consult with a doctor.

## DEVELOP A FOOD PLAN

Generally, a healthy eating regime means consuming mostly whole, unprocessed foods, including fruits, veggies, and whole grains. It also means keeping your diet as low as possible in saturated fat, trans fat, added sugar and sodium. Whole, natural foods – think apples, broccoli, salads, oatmeal, brown rice –

are known as low-density foods. This means they contain a lot of fibre but only a few calories, and they take up room in your stomach making you feel full.

## SMALL PORTIONS

Another way of cutting back your intake is to reduce the size of your portion. It may sound obvious, but if food is piled high on your plate, you are more likely to overeat. With most foods, around one cup (about the size of a woman's fist) is a well-sized portion. However, with plain vegetables and salads, you can eat as much as you want.

## MORE BALANCED MEALS

Eating more regularly – every three to four hours instead of three main meals a day – can help control your hunger. However, you must make sure the meals are smaller and well balanced. Eating more frequently helps keep your cortisol levels low. Among other things, the stress hormone cortisol affects your metabolism of fats, carbohydrates, and protein. If your cortisol levels are high, it encourages your body to store fat.

## EAT BREAKFAST

It might sound contradictory, but research suggests that the people who have a regular breakfast are the ones who have successfully lost weight. Breakfast eaters also tend to have a better vitamin and mineral status and eat less fat.

## DRINK WATER

Water makes up about 60% of your body weight, and every system in your body depends on it.

Your daily fluid requirements vary according to where you live, your health status and how active you are, however, on average you should be drinking a minimum of two litres a day. The US Institute of Medicine determined that men need about three litres in total of beverages a day, and women need around 2.2 litres. Be aware that your food also provides you with fluid.

## MONITOR

Research suggests that keeping a diary or some sort of record helps people to lose weight and keep the weight off.



Choose a **protein-rich breakfast** that makes you feel fuller and might help you resist the desire to snack throughout the day. We found these high-protein banana and oat muffins that contain eight grams of protein, 70 calories and only one gram of fat per muffin in MensFitness.com. They are quick and easy to make.



### Ingredients:

1 banana  
 ¾ cup egg whites  
 ½ cup low-fat plain Greek yoghurt  
 ¾ cup oats  
 ½ cup vanilla whey protein powder  
 ¼ cup sugar substitute  
 1 tsp baking powder  
 1 tsp baking soda

### Directions:

Preheat oven to 180°C.  
 Spray muffin tray with cooking spray.  
 Blend all ingredients together until smooth and divide among cups in tray (usually 12).  
 Bake until you can insert a fork and remove it without anything sticking – about 17 minutes.

# LIBERTY HEALTH COVER

## OUR PRE-AUTHORISATION PROCESS

How to access care using Providers within or outside our Provider Network.



### When to call for pre-authorisation

- Hospitalisation (elective and non-elective)
- Cancer treatment (inpatient and outpatient)
- Renal (Kidney) dialysis (inpatient and outpatient)
- Specialised radiology (inpatient and outpatient)
- Emergency evacuation (in-country and international)
- Chronic medicines
- Appliances and prosthetics
- Organ transplants
- Ambulance services (Air and road)
- Specialised dentistry



### 1 Contact us for Pre-authorisation

Call us or email us at least 48 hours before any planned admission. In an emergency call us within 48 hours of admission to authorise the treatment.

#### Information we need:

- Patient's full name, policy number and date of birth
- Accrual rate, response, turn or services are seeking pre-approval
- Reason for admission (medical and/or surgical condition)
- Ability to pay (if you are not a member of our network)



### 2 Feedback will be provided within 48 hours of receipt of your request.

Authorisation is either given or refused. If refused, we will contact you in writing with the authorisation number.



### 3 Keep us updated

Provide us with regular updates on the level of care of the patient and any change of circumstances. Use our service.



### 4 Submit a claim

Proceed with submitting the claim following the stated claim submission process.

### What to Remember

The pre-authorisation process has a direct impact on the capability to process claims in a correct and timely manner. It is therefore very important to communicate on a regular basis the updates regarding the level of care and length of stay to ensure that claims are processed within the least turn around time.

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