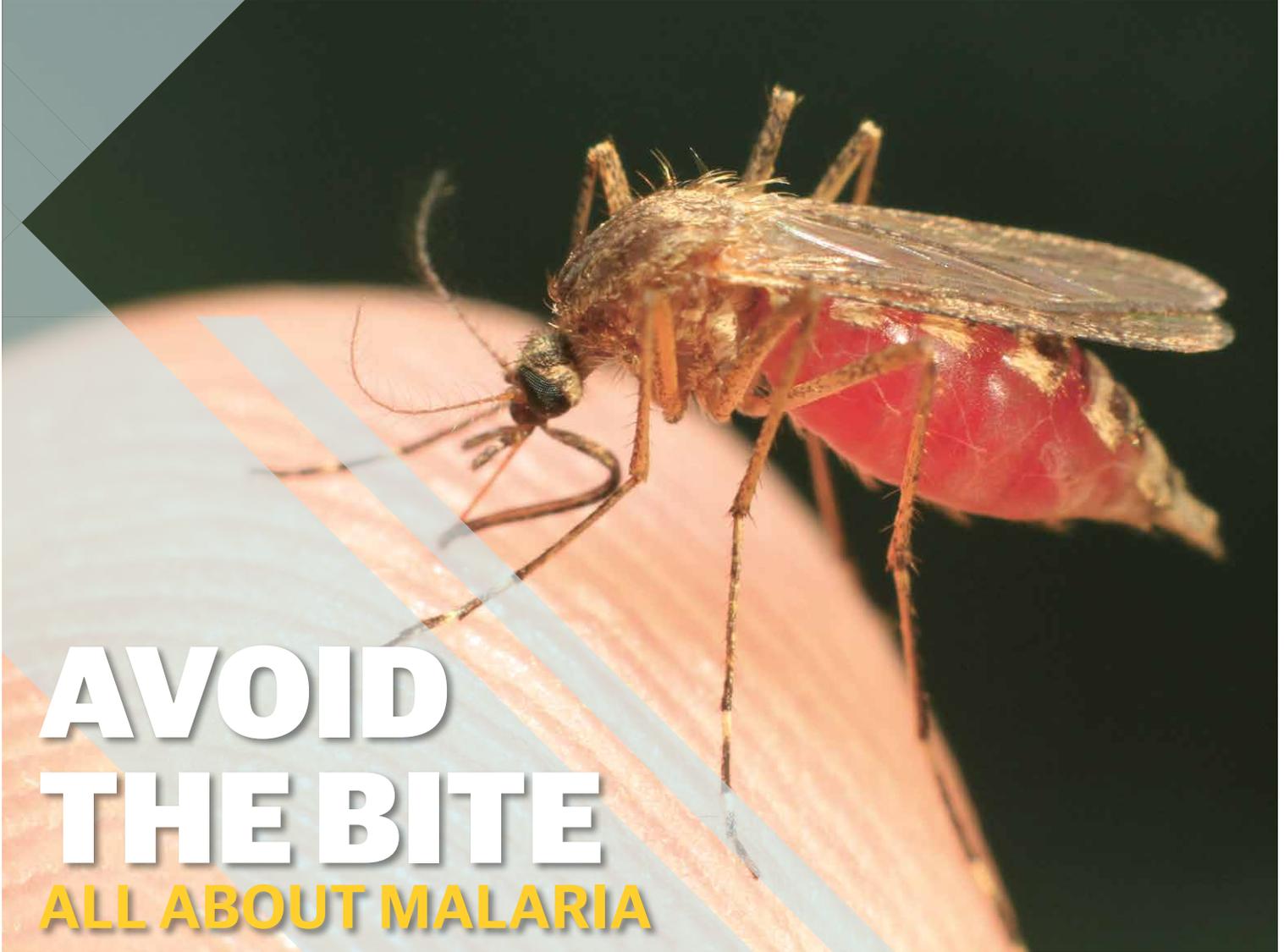


IN HEALTH

Issue 18 | November/December 2017



AVOID THE BITE

ALL ABOUT MALARIA



HIV/AIDS

How to survive a diagnosis



MANAGED HEALTHCARE

Comprehensive health cover



GET SUN SAVVY

Six smart sun care tips



A Liberty publication



Welcome

Dear readers,

Welcome to the final edition of *In Health* for 2017. We wish you all a safe and blessed festive season.

Ninety percent of malaria-related deaths occur in Africa, and is worst in sub-Saharan Africa. We remind you of the dangers of this disease as well as precautions you can take, especially over the warmer months – see our main feature on page 4.

1 December was World AIDS Day, and significant strides have been made in healthcare to fight this deadly disease. On this page we talk about how to register on our HIV Programme and the benefits available. Studies have shown that there is a link between HIV-positive mothers and preterm delivery. See more on page 3.

The Liberty Health Cover Member Care team help you understand what clinical risk management and “managed healthcare” means, how it works and how it will benefit you, see page 6.

It's important to be aware that everyone is at risk of getting skin cancer. See our sun smart awareness tips on page 7.

Please share this newsletter and health insights with your family, friends and colleagues. You can access previous editions of *In Health* at www.libertyhealthblue.com. Please send any story suggestions or input to DG-LHH-Marketing@libertyhealth.net with “In Health” in the subject line.

We welcome your feedback.

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WINNING THE BATTLE AGAINST HIV/AIDS

World AIDS Day on 1 December each year unites the world in the fight against this condition. There's still no cure and prevention remains a challenge, but there has been great progress. There is more hope now for those living with the virus. At the end of 2016, there were around 36.7 million people living with HIV globally. Of those, 19.5 million were receiving antiretroviral therapy.



Many drug combinations are now available in the form of a single pill, making daily treatment simpler. Diagnosis is simpler too; it is now possible to conduct home testing with a mouth swab, and if the result is positive, you should go to the clinic for a blood test to confirm the diagnosis. It's been proven that starting treatment directly after diagnosis can help preserve the immune system and stop transmission.

Stigma still stands in the way of fighting AIDS

The effects of stigma are extensive and has to do with negative beliefs, feelings and

attitudes towards people with HIV, their families and carers. It causes people to become reluctant to get tested, use condoms or ask their partners about their status. Therefore, people living with HIV/AIDS still live in fear of rejection, discrimination and violence; and may even keep their status from close family and sexual partners.

UNAIDS* has a strategy, the End AIDS Coalition (EAC), to eliminate the epidemic as a public health threat by 2030. To get there, we need a world in which people with HIV can live openly and without fear of rejection or prejudice.

*United States Agency for International Development

How to register on the Liberty Health Cover HIV Programme



Liberty Health Cover provides an HIV Chronic Disease Programme designed to assist you and your dependants if one of you should be diagnosed with HIV. By registering on the HIV Programme, you are ensured that claims related to the treatment of your condition will be paid from your Chronic Conditions Benefit.

Please ask your doctor or specialist to assist you in completing the Chronic Medicine application form to register on the programme. You can obtain the application form from our website at www.libertyhealth.net, request via email at chronicmedicines@libertyhealth.net or from your local Liberty Health Cover office. Submit the completed application form via email to chronicmedicines@libertyhealth.net or hand to your local Liberty Health Cover office.



Registration on the Programme is not automatic, so please apply asap.



Your medication can now be dispensed and claimed, provided you have a handwritten script from your doctor for the medication that has been pre-authorised.

What happens when your HIV medication changes?



You or your healthcare provider must contact us to obtain pre-authorisation for any changes to your medication. Contact us via email at chronicmedicines@libertyhealth.net or your nearest Liberty Health Cover office.

BORN TOO SOON

World Prematurity Day is observed annually on 17 November, helping to raise awareness of the risks and concerns associated with preterm birth. This year the theme is "Let Them Thrive" with the focus on quality, equity and dignity.

Each year, about 15 million babies are born prematurely - this is one in 10 of all babies born around the world. Preterm babies are at a much higher risk of death, illness, disability, learning issues and visual and hearing problems. The risks are even higher in developing countries, where resources are often limited.

The solution

In 2012, the World Health Organization (WHO) and partners published a report called *Born Too Soon: The Global Action Report on Preterm Birth*. WHO has committed to reducing the health problems and lives lost as a result of preterm birth, by developing new guidelines with recommendations for improving outcomes of preterm births.

These guidelines include:

Interventions provided to the mother:

- Steroid injections before birth
- Antibiotics when her water breaks before the onset of labour
- Magnesium sulphate supplements to prevent future neurological impairment of the child

Interventions for the newborn baby:

- Thermal care
- Feeding support
- Kangaroo mother care
- Safe oxygen use
- Other treatments to help babies breathe more easily



STRIKING FIRST AGAINST MALARIA

SADC (Southern African Development Community) Malaria Day, which takes place on 6 November every year, aims to create awareness and mobilise people to help prevent infection and the spreading of malaria.

At least one million people die of malaria each year, up to 90% of them in Africa.

Of those victims, 78% are children under five. Malaria is worst in sub-Saharan Africa for several reasons:

- The mosquito species found here is most likely to cause severe malaria and even death.
- Due to local weather conditions in endemic areas (where malaria is more widespread), transmission isn't seasonal and can happen all year.

- A lack of resources and social-economic instability make it more difficult to control and treat the condition.
- Infected persons in remote areas may also find it difficult to get treatment in time.

Know the symptoms

Symptoms of malaria may include fever, chills, sweating, general feeling of illness, pains and aches, nausea, diarrhoea and coughing. In severe cases, malaria may develop into a serious complication,

such as cerebral malaria, which is inflammation of the brain caused by malarial infection.

Travellers to and from, or residents of malaria transmission areas who develop fever and "flu-like" symptoms should immediately be tested by a healthcare professional. Misdiagnosis of malaria as influenza is common, and may have disastrous consequences. Occasionally, malaria is transmitted by blood transfusion.



Early identification and treatment of malaria is key

A diagnosis of malaria requires urgent medical treatment. Diagnosis is through a blood test and the patient isn't infectious to other people; only, at first, to mosquitoes, since a mosquito that bites an infected person can spread the disease. Treatment should start right away. Antimalarial medication remains highly effective, as long as the malaria is diagnosed in time and treated immediately. If not treated within 24 hours, malaria can quickly progress to severe illness and death. Though many researchers are working on a malaria vaccine, there isn't yet one available that works well. Even so, malaria is a treatable condition and is largely preventable.

Take precautions

Residents and travellers in malaria risk areas should take extra precautions to prevent mosquito bites. Mosquitoes tend to be around mostly at dusk and dawn, so we urge you to be prepared and vigilant to safeguard your health and those around you:

Use barrier protection:

- Cover exposed skin, especially in the evenings.
- Use insect repellent (not for children younger than two months).

- Use mosquito nets for your bed and cover windows with netting if possible.

Control mosquitoes around your home:

- Once a week, empty and scrub, turn over, cover or throw out items that hold water (tyres, buckets, planters, toys, pools, birdbaths, flowerpots or trash containers).
- Spray your home and living areas with long-acting indoor residual insecticide spray (IRS) which targets indoor feeding mosquitoes.

Take preventative medication.

There is hope

Last year, Sri Lanka declared itself malaria-free after going three years without infection. The World Health Organization (WHO) believes by 2020 another 21 countries could have won the battle. African countries on this list include Algeria, Botswana, Cape Verde, Comoros, South Africa and Swaziland.

With greater awareness, resources and support, this decade could mark the beginning of the end for one of the world's oldest recorded diseases.



Who is at risk?

Toddlers are most vulnerable because they haven't yet developed partial immunity. Malaria may even be transferred to a baby during childbirth, resulting in "congenital malaria". The second high-risk group is women, whose immunity is decreased during pregnancy, especially the first and second pregnancy. Third is travellers or migrants from areas where there is little or no malaria, since they have no resistance.



Liberty Health Cover cares for you

Liberty Health Cover provides access to care for inpatient and outpatient treatment for malaria. Day-to-day treatment, the cost of medication, consultations, basic pathology and any other costs incurred at the doctor's rooms, will be paid from the acute conditions limit. Should it be necessary to be admitted to hospital for treatment, all costs will be paid from the overall annual limit.



UNDERSTANDING MANAGED HEALTHCARE

Through clinical risk management, and in the interest of our valued Liberty Health Cover members, we aim to ensure that you enjoy comprehensive healthcare cover that is sufficient for you and your family's needs.

Liberty Health Cover aims to provide all our members with funding for medically necessary healthcare treatment, which has been proven to achieve improved health outcomes and is provided at a reasonable cost.

- High-cost medication
- Expensive hospital procedures or surgical devices
- Standard number of hospital days which we can approve for different conditions.

More on managed healthcare

To better understand your healthcare cover, we explain in more detail what clinical risk management and managed healthcare means.

According to WHO, *clinical risk management* specifically is concerned with improving the quality and safety of healthcare services by identifying the circumstances and opportunities that put patients at risk of harm and then acting to prevent or control those risks.

Managed healthcare is a group of activities intended to improve the quality of healthcare delivered while optimising the cost of providing that care for patients.

- That provides value for money compared to alternatives.

We may contact patients for additional information when they apply for the funding of certain procedures or medications. We may also need to contact their doctor for a motivation and to better understand why they've recommended a specific treatment.

Certain treatments may not be authorised and covered

There may be instances where the Liberty Health Cover policy conditions do not cover certain diseases or interventions, or funding protocols do not support the reimbursement of the requested medical treatment prescribed by your doctor. In these cases, you will be liable to cover the cost of such treatment. If you or your doctor are not satisfied with the outcome, you are entitled to appeal our decision by providing reasonable and clinical grounds as motivation.



Benefits of managed healthcare

- Getting better value for money on your healthcare spending
- Reining in runaway medical costs
- Making your benefits last longer
- Ensuring premium increases are as low as possible.

Managed healthcare toolkit

The Liberty Health Cover Member Care team has developed and follow **clinical, evidenced-based funding protocols***. This results in the setting of particular criteria that need to be met before we can authorise certain medical interventions, such as:

On receipt of an application, the Member Care team reviews the request in the context of the funding protocol as well as the patient's specific clinical circumstances. This ensures a greater opportunity for the best possible clinical outcome for the patient, while managing associated healthcare expenses. Without such efforts, there is a risk of healthcare expenses increasing at a rate that exceeds inflation, which in turn, may lead to large premium increases.

Liberty Health supports medical healthcare treatment:

- That is appropriate and medically necessary, and has been proven to improve the health of patients, e.g. improved functioning, reduced pain and longer life expectancy.

*Our team examines the results from medical trials and integrates their clinical expertise with the best available clinical evidence from systematic research. **Evidence-based funding protocols** is therefore the integration of clinical expertise, patient values, and the best research evidence into the decision-making process for patient care. The application of funding protocols is just one aspect of managed healthcare and is one of several interventions deployed to ensure that appropriate services are covered at the right price.

ARE YOU SUN SMART?

No matter what your skin colour, it's important to be aware that everyone is at risk of getting skin cancer. Although those with darker skin are less at risk (due to higher levels of melanin which protects against sun damage), the fact remains that the African sun is harsh and dangerous. It is important to be sun smart every single day, especially during the summer months.



According to the World Health Organization (WHO), the incidence of both non-melanoma and melanoma skin cancers has been increasing over the past decades. WHO estimates that a 10% decrease in ozone levels will result in an additional 300 000 non-melanoma and 4 500 melanoma skin cancer cases globally.

Use these top six sun skincare tips, for all skin types:

- 1 Avoid direct sunlight between 10am and 3pm. Stay in the shade as much as possible, or try to stay out of the sun completely during this time (the sun is dangerous all year round, not only during summer).
- 2 Dress yourself, and your little ones, in sun protective clothing. Wide-brimmed hats and UV protective swimming costumes.
- 3 Wear sunglasses with a UV-protection rating of UV400.
- 4 Apply sunscreen regularly. Check the sun protection factor (SPF) level on your skincare products. For the best protection, dermatologists recommend using a minimum of SPF 15, and reapplying every two hours. Remember that sunscreen does not completely protect you from the sun's harmful rays.
- 5 Never use a sunbed or sunlamp.
- 6 Do the ABCDE check for skin irregularities, especially moles.

The ABCDE Check

It's recommended that you do the ABCDE check on your skin every two to three months. If you notice any irregularities, take these as a warning sign and have them checked out by a doctor:

- A Asymmetry:** In general, moles are symmetrical. Be aware when one half starts to look unlike the other half.
- B Border:** Moles should have a regular border with no scallops or poorly defined edges.
- C Colour:** Common moles are usually a single shade of brown or black, not varying shades of blue, brown, black and pink.
- D Diameter:** A mole should be no larger than 6mm (average size) in diameter.
- E Evolving:** Moles should not grow bigger and become more prominent.

DID YOU KNOW?

It's important to observe the campaigns and days that have helped to contribute to a better life for all human beings.

Speak up, know your rights!

16 Days of Activism For No Violence Against Women and Children is an annual worldwide campaign, held from 25 November to 10 December. It is aimed at opposing violence against women and children and raising awareness of the negative impact of abuse. Do your part by taking action to break this cycle of abuse – speak up, know your rights and never look away. The success of this campaign rests on our collective actions to safeguard the vulnerable members of our society against this cycle of abuse.

#StandUp4HumanRights

Human Rights Day is observed annually on 10 December. It's been 70 years since the Universal Declaration of Human Rights was adopted by the United Nations General Assembly. The principles in this document are as relevant today as they were in 1948. As a human being, this declaration empowers you to stand up for your rights and for those of others.



Please consult the Liberty Health Cover Membership Guide

for more information about your
healthcare cover and benefit plan.

The Guide is available on our website (www.libertyhealth.net), or you can request an electronic copy from your local Liberty Health Cover office.

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