

HealthBytes

E-newsletter # 3/2023 | July 2023



We're about you

In this issue:

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- High claims campaign – stretch your benefits
- Introducing our new Board Member
- Fraud, Waste and Abuse
- Pre-authorisation
- What procedures require pre-authorisation
- The fight against flu
- Healthy teeth for beautiful smiles

Disclaimer

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Fraud Hotline: 0800 647 000 or
email fraud@nhp.com.na



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High claims campaign – stretch your benefits

Did you know that NHP offers its members effective ways to manage and stretch their benefits, making them last longer, at no extra cost!

In this issue:

(click on article to read)



Your health in your own hands!

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In this issue:
(click on article to read)

Introducing our new Board of Trustees member



Ms Sabrina Jacobs
General Manager: Human Capital at Cymot

The NHP Board of Trustees is delighted to announce the election of Ms. Sabrina Jacobs to the Board. Ms. Jacobs was elected to the Board on Friday, 30 June 2023 at the NHP Annual General Meeting.

The appointment of Ms. Jacobs is aligned to the necessary skills and experience required by the Fund. She brings with her diverse professional skills and accomplishments that that will aid the Board in their drive in carving out a strong sustainable future for the Fund.

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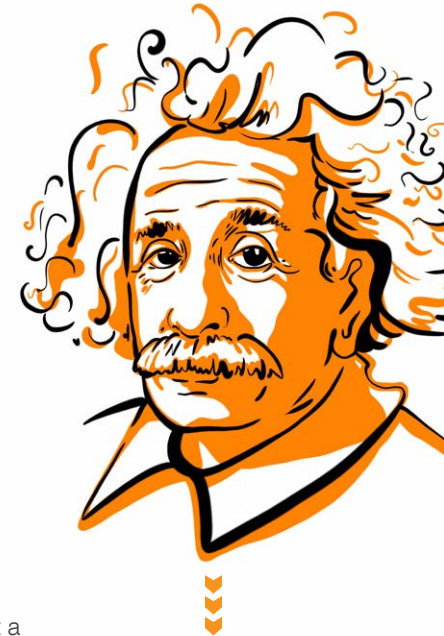
Fraud, Waste and Abuse

Waste and Abuse are described as claiming for healthcare treatment and services that are not medically necessary, including any form of over-servicing or over-charging of a patient.

More on Fraud, Waste and Abuse: <https://youtu.be/2nM3l64UGZo>

- Fraud**
 - False claims
 - Member collusion
 - Provider syndication
 - Sharing of membership cards
 - Non-disclosure conditions
- Waste**
 - Failures of care delivery
 - Failure or care coordination
 - Overtreatment
 - Pricing failures
- Abuse**
 - Over-charging
 - 'Code-farming'/'Up-coding'
 - Improper billing practices
 - Substitution of services

- Billing for items and services that are not medically necessary.
- Seeking payment or reimbursement for services rendered for procedures that are integral to other procedures performed on the same date of service (unbundling).
- Seeking increased payment or reimbursement for services that are correctly billed at a lower rate (up-coding).
- Misrepresentation of the type or level of service provided.
- Misrepresentation of the individual rendering service.
- Billing for items and services that have not been rendered.



*"The world is a dangerous place, not because of those who do evil, but because of those who look on and do nothing."
- Albert Einstein*



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In this issue:
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What procedures require pre-authorisation?

Planned hospital admission, specialised radiology, selected procedures, or any in-rooms procedures.

Dental work such as oral surgery and fillings and extractions in-hospital for children under 10.

Members must get pre-authorisation before their Major Medical Expense benefit will cover any claim!

The member is responsible for obtaining a detailed quote prior to the procedure from the provider/practitioner, submit it to the medical aid and obtain a benefit confirmation, which will confirm the portion the medical aid fund will be responsible for.

The following information is required when requesting for a pre-authorisation:

- Membership number
- Dependent number or name and surname
- Date of procedure
- Place of procedure/admission with the practice number
- Doctor doing the procedure/admission with the practice number
- What procedure (codes)

Pre-authorisation must be obtained at least 72 hours before hospital admission. In the case of emergencies, authorisation is mandatory within 48 hours after hospital admission, excluding weekends and holidays. If a member fails to obtain pre-authorisation, the Fund will pay only at 90% of the NAMAF benchmark tariff for any claim related to the hospital admission.

Important!

- Pre-authorisation does not guarantee payment for other associated costs.
- Treatment must commence within 30 days of pre-authorisation, subject to available benefits.
- Pre-authorisation for treatment in hospital is only valid and restricted to conditions for which pre-authorisation has been requested for and granted.
- Certain in-hospital expenses incurred as part of the planned procedure might be an exclusion from the member's in-hospital benefit.
- Certain procedures, medication and new technology used in hospital may require a separate pre-authorisation.

Any treatment falling outside of the scope of such pre-authorised treatment will require an update and further authorisation.

Send your pre-authorisation request to cases@nhp.com.na ; Send your claims to claims@nhp.com.na

For any general enquiries send your email to info@nhp.com.na

Please visit the link for pre-authorisation request form: [Hospital-pre-authorisation-2023.pdf \(nhp.com.na\)](#)

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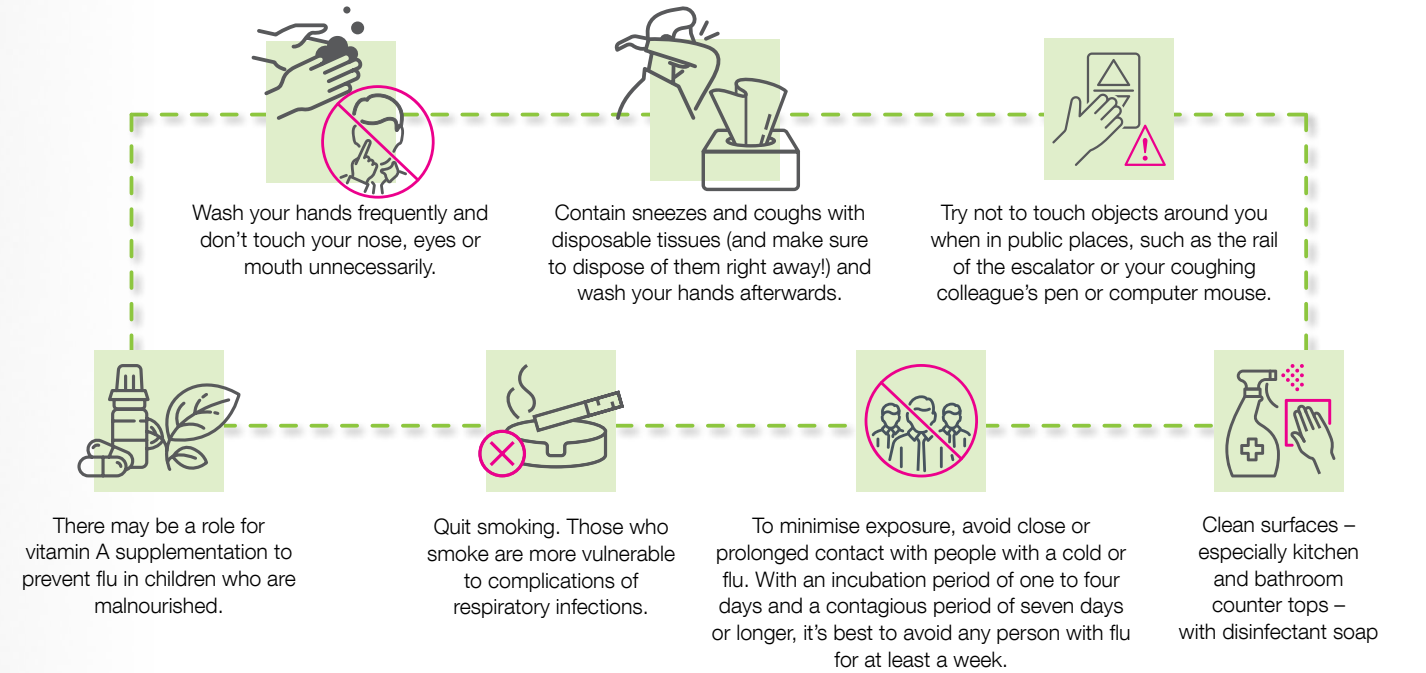
(click on article to read)

The fight against flu

Is your stuffy nose making it hard to breathe? There's no one-size-fits-all remedy for everyone. Over-the-counter medications can ease congestion quickly if you know what to look for. For those who can't or would rather not treat blocked air passages with drugs, there are also alternative natural treatments that may help you breathe easier.

You don't have to put up with a stuffy nose! You know what they say, prevention is better than cure.

Here are a few examples of what you can do to give yourself the best chance of avoiding infection.



Vitamin C is arguably the best-known immune-boosting vitamin and critical for the normal functioning of the body. It promotes resistance to infections like colds and flu.

Top 10 foods with Vitamin C
 Guava, Blackcurrants, Sweet Peppers,
 Broccoli, Strawberry, Kiwi, Papaya,
 Brussel sprouts, Orange, Cauliflower



In this issue:
(click on article to read)

Healthy teeth for beautiful smiles

1. Start cleaning teeth early

As soon as the first tooth appears, begin cleaning by wiping with a clean, damp cloth every day. When more teeth come in, switch to a small, soft toothbrush.

2. Use the right amount of fluoride toothpaste

Use only a small amount of toothpaste and teach your child to spit out the toothpaste and rinse well after brushing.

3. Supervise brushing

Brush your child's teeth twice a day until your child has the skill to handle the toothbrush alone. Then continue to closely watch brushing to make sure the child is doing a thorough job and using only a small amount of toothpaste.

4. Talk to your child's doctor or dentist

Ask the doctor or dentist about your child's specific fluoride needs. Early care for your children's teeth will protect their smile and their health!

www.cdc.gov



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Emergency numbers



Evacuation/ambulance providers Namibia

Main area of coverage	Emergency evacuation provider	Contact number/s
All major centres & air ambulance evacuation countrywide	Lifelink Emergency Services Medical Rescue Africa (MRA)	999 (from any landline) / 064 500 346 Nationally: 912 Internationally: +264 8333 900 33 / +264 81 129 4973
All major centres countrywide	E-Med Rescue 24	081 924 / 083 924 061 411 600 / Toll Free 924
Coast (Arandis, Walvis Bay, Swakopund & Henties Bay)	St. Gabriel Community Ambulance Trust Code Red Medical Services	085 955 / 081 124 5999 085 9900 / 085 705 8940 (from cell)
Eenhana	Intensive Therapy Unit Ambulance Services	081 444 7807
Grootfontein	Ohangwena Private Ambulance Services	081 9797 / 081 571 2695 / 067 241 091
International travel only	International SOS Namibia	081 129 3137
Katima Mulilo	Ohangwena Private Ambulance Services Enkehaus Private Hospital - Ambulance Service	081 9797 / 081 571 2695 / 067 241 091 061 302 931 / 085 718 3525
Long distance countrywide	Intensive Therapy Unit Ambulance Services Crisis Response	081 444 7807 081 881 8181 / 061 303 395 / 083 3912
Mercy flights countrywide	MR 24/7 Crisis Response	085 956 / 061 255 676 / 081 257 1810 081 881 8181 / 061 303 395 / 083 3912
Okahandja	Emergency Assist 991 Lifeline Medical Rescue Cc	Toll Free 987 081 222 9810

Main area of coverage	Emergency evacuation provider	Contact number/s
Otjiwarongo	MR 24/7	085 956 / 061 255 676 / 081 257 1810
Outapi, Oshakati & surrounding areas	Outapi Ambulance	065 251 022 / 061 251 800
Outapi, Ongwediva, Ondangwa	Namibia Private Ambulance Services	081 9696
Rehoboth	Elite Emergency Rescue Services	081 450 9333
Rosh Pinah	Roshcare Clinic Ambulance Services Life Employee Health Solution Namibia / Sidadi Clinic	063 274 911 / 063 274 918 / 081 161 8734
Rundu	Namibia Private Ambulance Services	081 9696
Tsumeb	MR 24/7 Ohangwena Private Ambulance Services	085 956 / 061 255 676 / 081 257 1810 081 9797 / 081 571 2695 / 067 241 091
Windhoek & surrounding areas	AEMS Ambulance Services City of Windhoek Emergency Services Crisis Response MR 24/7 Ohangwena Private Ambulance Services	081 963 / 061 300 118 061 211 111 081 881 8181 / 061 303 395 / 083 3912 085 956 / 061 255 676 / 081 257 1810 081 9797 / 081 571 2695 / 067 241 091

NHP contact details



Get in touch

Head office: Windhoek

Tel 061 285 5400
Fax 061 223 904
Website www.nhp.com.na
Walk-in assistance Unit 2, Demushuwa Suites,
C/o Grove and Ombika Streets,
Kleine Kuppe
Postal address PO Box 23064, Windhoek
Operating hours Monday to Friday 07:45 - 17:00

Fraud hotline - Confidential

Tel 0800 647 000
Email fraud@medscheme.com.na

NHP emergency numbers

(Monday to Sunday until 22:00)
After hours 081 372 9910
In-hospital 081 145 8580

Windhoek: Sanlam walk-in Centre

Tel 084 000 9300
Email customerservice@nhp.com.na
Walk-in assistance Ground floor, Sanlam Centre
145 Independence Avenue

Swakopmund

Tel 064 405 714
Fax 064 403 715
Email swakop@nhp.com.na
Walk-in assistance Office number 2
1st floor, Food Lovers Market
50 Moses Garoeb Street
PO Box 2081, Swakopmund

Walvis Bay

Tel 064 205 534
Fax 064 209 959
Email walvis@nhp.com.na
Walk-in assistance Office No. 7, Welwitschia Hospital Centre
Postal PO Box 653, Walvis Bay

Branches

Branches

Ongwediva

Tel 065 238 950
Email oshakati@nhp.com.na
Walk-in assistance Unit 1, Central Park (opposite Medipark)
Auguste Tanyaanda Street
PO Box 23064, Windhoek

Keetmanshoop

Tel 063 225 141
Email keetmans@nhp.com.na
Walk-in assistance Unit 12, No. 17, Hampie Plichta Street
Desert Plaza
PO Box 1541, Keetmanshoop

Aid for AIDS (AfA) Programme

Tel 061 285 5423
Fax 061 271 674
Email info@afa.com.na

Oncology Disease Management Programme

Tel 061 285 5422
Email oncology@nhp.com.na

Wellness

Tel 061 285 5437
Fax 061 231 282
Email wellness@nhp.com.na

Dedicated

Clinical risk

Chronic Medicine Management

Tel 061 285 5417
Email chronicapp@nhp.com.na

Beneficiary Risk Management

Tel 061 285 5417
Email nhpbm@nhp.com.na

Dedicated

Support

Membership

(Applications, contributions and amendments)
Tel 061 285 5400
Fax 061 230 465
Email members@nhp.com.na

Ex-Gratia

Email exgratia@nhp.com.na

Optical

Email optics@nhp.com.na

Claims

Tel 061 285 5400
Fax 061 223 904
Email claims@nhp.com.na

Hospital pre-authorisation

Tel 061 285 5400
Email cases@nhp.com.na

International Travel Insurance

Tel 061 285 5400
Fax 061 223 904
Email nhptravel@nhp.com.na

New business

Tel 061 285 5407
Fax 061 231 282
Email newbusiness@nhp.com.na

Healthcare providers

Tel 061 285 5444
Email providers@nhp.com.na