

Collaboration addresses the challenges of Covid-19

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"Collaboration between all the stakeholders is the cornerstone of tackling the coronavirus pandemic," this according to Lee Callakoppen, principal officer of Bonitas Medical Fund. "This includes engaging both the public and private healthcare sector to find a way forward to address the challenges faced by South Africans. Negotiations, strategising and robust discussion with The Council for Medical Schemes(CMS), The Board of Healthcare Funders (BHF), hospital groups, healthcare practitioners and strategic healthcare service providers will enable us to find the best possible solution during this pandemic."



Lee Callakoppen

Callakoppen highlights some of the key challenges facing consumers and the way forward.

Covid-19 testing

Challenge: Costs and availability of Coronavirus tests

Solution: Negotiation and co-ordination to manage tests and a payment plan put in place

Our administrator and business partners are collaborating with the National Institute for Communicable Diseases (NICD), the Department of Health (DoH), pathology laboratories and the Radiology Society of South Africa to try to monitor and manage the availability and cost of tests. In addition, we are collaborating on the provision and delivery of medicines and co-ordination of treatment available in order to ensure sustained, quality healthcare is available to all members. Bonitas covers Covid-19 as a Prescribed Minimum Benefit (PMB), paying for up to three PCR tests from risk – regardless of the result.

"One of the problems has been a shortage of tests in South Africa and we have urged our members to follow the guidelines from the Government and the World Health Organization, only testing when absolutely necessary, such as when they have come into contact with a known Covid-19 positive case, are showing symptoms and have received a referral from a healthcare practitioner for a test," Callakoppen says. This step aims to ensure that tests are reserved for those who really need them. These measures also go a long way in helping to curb misuse of tests and mistaking the symptoms of other respiratory illnesses for Covid-19.

"We note that as the number of Covid-19 positive cases increase, there is a significant increase in the number of tests conducted. However, again we strongly urge the public to only test when absolutely necessary or when advised by their Healthcare practitioner to do so, as a shortage of tests could have a much more far-reaching impact on the spread of the disease."

Addressing affordability

Challenge: Helping cash-strapped members continue paying their medical aid premiums

Solution: Proactive application to CMS for concessions and looking for ways to add value to our members and South Africans

"The economy and livelihoods of many South Africans have been adversely impacted by the pandemic. We definitely

sympathise with this and, as the cost of living continues to increase it was very clear to us that affordability of medical aid, as well as daily living expenses, would become a concern. We began engaging with the CMS prior to the issuing of the CMS Circular 28 of 2020 containing Covid-19 Medical Schemes Industry Guidelines to try and offer our members some respite from the harsh economic impact. However, as medical schemes we are highly regulated in terms of our operations. As such there is a lack of parity between the level of relief we would have liked to offer our members to the level of relief that was approved."

CMS issued an additional industry circular in April 2020, outlining how medical schemes can apply for exemptions to the Medical Schemes Act to launch lifelines to members, such as contribution holidays or accessing their medical savings accounts to cover premiums. The R160bn medical scheme market covers about 8.9 million members, most of whom are subsidised by their employers.

Callakoppen says, "The CMS regulates the industry and has been very specific in terms of what medical aids may and may not do. Schemes are required to request exemptions from the Medical Schemes Act to relax certain credit management policies through the CMS.

"We approached the CMS in April with requests for concessions and have implemented those they approved. At present, our concessions include allowing contributions to be funded from savings. In addition, we have special concessions in place for members who belong to employer groups."

Despite the regulatory environment, Bonitas has been agile in its approach. "We used the challenges of the current landscape to become more innovative in terms of what we can do, within our environment, to assist our members and South Africans at large with some relief. We therefore introduced free virtual GP consultations to all South Africans through the Bonitas Member App so that they would continue to have access to healthcare during this time.

We continue to keep the issue, of how members are impacted due to the economic challenges, top of mind and this informs your strategies to respond and address the challenges consumers are experiencing."

Hospital beds

Challenge: Shortage of high care and ICU beds

Solution: Negotiations to have access to facilities outside of network hospitals and standardised tariffs

Together with Medscheme, our administrator, we have implemented tariff enhancements to ensure that sub-acute and day hospitals can accommodate admissions where provincial licence exemptions have been granted, when the time comes.

There are about 25,800 adult acute beds in the private sector and about 3,700 day hospital and sub-acute hospital beds that stable patients could be sent to. In addition, there are 3,600 dedicated paediatric beds nationally.

"As a Fund we have negotiated with hospital groups to ensure that members do not have to go to a network hospital during this time when private hospitals may experience capacity constraints. Our key mandate is to act in the best interests of our members at all times and as such we strive to ensure that they have access."

Virtual Care 24/7 for everyone

Challenge: How to maintain your health during the Government's call to stay at home and social distancing

Solution: Virtual Care

Early in April, Bonitas launched its Virtual Care, offering it to all South Africans, at no cost, during the Covid-19 crisis. These virtual medical consultations, with GPs and other physicians, were extended to have a 'Dr on call' 24/7.

"We know that illness doesn't keep office hours," says Callakoppen, "so we approached ER24 to join forces with us to extend the availability of free consultations to round the clock. This offers peace of mind to anyone who is feeling ill, needs some reassurance about symptoms they are experiencing or requires a prescription. It can all be done virtually, by appointment.

"And, because we understand how severely depressed the economy is, we took a decision to offer this virtual care service, free of charge, to all South Africans, not just our members. All you need to do is download the Bonitas App."

General Practitioners (GPs)

Challenge: Limited face-to-face consultations

Solution: Opening virtual care up to all healthcare practitioners

The Virtual Care App not only enables all South Africans to get quality healthcare without leaving their homes, but is also an opportunity for healthcare practitioners to sign up to ensure that they see patients during this time. Healthcare practitioners have seen a substantial decrease in patient numbers in their rooms and many are struggling to keep their practices afloat.

By registering on the Virtual App and informing their patients that they are consulting virtually, we hope that this will assist them in increasing patient consultations and enable South Africans to get sound medical advice. We have been in consultation with GPs in terms of finding the best treatment protocols and communicating with our members so that they follow these pathways.

Medicine deliveries

Challenge: Maintaining your chronic medication regime during lockdown

Solution: Home delivery of chronic medication and extended scripts

Two years ago the Human Sciences Research Council (HSRC) and the Medical Research Council cautioned that chronic diseases such as diabetes and heart disease are becoming the biggest threat to South Africans' health. The three most commonly associated Covid-19 comorbidities are hypertension (or high blood pressure), diabetes and obesity. "In our country we have a very significant burden of these three diseases. These risk factors are important to take into account because they are also serious factors when it comes to the severity of, and complications related to the Coronavirus infection," says Callakoppen.

"We are pleased that Pharmacy Direct has continued to deliver chronic medication to members during the lockdown. This has helped to ensure that they are following their treatment regimens, especially in light of the pandemic. In addition, the changes to laws around prescriptions means that these are now valid for 12 months which helps to alleviate some of the burden on the healthcare system.

"It is important to ensure that there is no disruption for members or to their chronic medicine management - which includes coaching and compliance - during the lockdown period."

"We believe implicitly that tackling this unprecedented pandemic requires us to work together to find the best practice to deal with Covid-19," says Callakoppen.

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