

YOUR *Facets* for good health

March 2013



**Spotlight:
Chronic
Medicine
Management
Services**

**Conquering
TB**

**Three steps
to a new
you!**

The
Redpages

- A mystery letter that spared benefits
- Positive living with HIV



Message from the Chairperson

A warm welcome to you, our valued GEMS members.

With another busy, productive year behind us, a year during which the Scheme continued to grow, there is much to reflect on and a great deal to appreciate. On behalf of the Board of Trustees and management of GEMS I wish to express our most sincere thanks to you, our valued GEMS members, for your ongoing support and loyalty.

Being responsible for more than 660 000 principal members and 1.8 million covered lives is both a daunting task and a humbling experience. Knowing that the health and wellbeing of close on two million lives now rests in our hands is a responsibility that we do not take lightly within GEMS. We believe that our pleasing growth figures are mainly due to the Scheme remaining close to its members while staying attentive to their every need.

The Board of Trustees and management of the Scheme continuously strive to improve members' experience of services rendered by GEMS. GEMS has therefore engaged in on-going research to track the satisfaction levels of members with respect to various aspects of the Scheme's services. Findings from the 2012 satisfaction survey indicated that 86% of GEMS members are satisfied with GEMS – an increase of 2% when compared to the 2011 member survey. It was most pleasing to note that 87% of those surveyed had every confidence in the Scheme. The overall level of satisfaction with GEMS implies a high level of confidence and trust in GEMS and strong brand loyalty. Almost half of the respondents said there is nothing they would change about GEMS, affirming the high satisfaction ratings that GEMS has received over the years.

Our Trustee election during 2013 is the ideal opportunity for you to become more involved in the running of the Scheme. This year three Trustees will be elected from among the ranks of the GEMS membership base. A further four Trustees will be appointed by Ms Lindiwe Nonceba Sisulu, Minister for Department of Public Service and Administration.

We encourage you to be on the lookout for news pertaining to the elections and to participate in this democratic and worthwhile process.

During the year, the Scheme will be running a special healthcare information and education campaign during which we will encourage you to take charge of your personal health and wellbeing as well as sending us your Scheme experience testimonials.



Watch this space for further developments and make a special effort to participate in the running of your Scheme during 2013.

Warm regards

Mr Zava Colbert Rikhotso
GEMS: Chairperson



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Your Scheme! Your vote! Your Trustees!

2013 GEMS Trustee elections.

Your Scheme! Your Vote! Your Trustees!

- Six of the 12 GEMS Trustees are elected by members.
- The tenure of three member elected Trustees comes to an end during 2013.
- Be on the lookout for the election notice and nomination form from February 2013.
- The voting phase will commence in April 2013 and close in June 2013.
- The election results will be communicated in the second week of July 2013.

Please ensure that the Scheme has your correct postal address. Should you wish to vote by sms please ensure that we have your correct cell number – you will not be able to vote if the Scheme does not have the correct number.

Visit our website on www.gems.gov.za or call us on **0860 00 4367** for information.



More choices in 2013:

The GEMS Chronic Medicine Management Services

From April 2013 GEMS members and dependants have more choice in how they can get their chronic medicine. The Scheme has increased the options for Designated Service Providers (DSPs) for beneficiaries needing to obtain their authorised chronic medicines. These options are:

- The Chronic Medicine Courier Pharmacy
- The Chronic Medicine Network Pharmacy

GEMS beneficiaries on the Chronic Medicine Management Programme can choose to be registered with either the Courier Pharmacy or with a Pharmacy on the Chronic Medicine Pharmacy Network. If a member or dependant chooses to have their medicines delivered to them, they will be registered with the Courier Pharmacy who will have their medicine delivered to their home or workplace. If beneficiaries choose to use a Network pharmacy, they will be offered a choice from a list of pharmacies either near their home or work. To ensure that beneficiaries do not have a co-payment when getting their medicine, they must only get their medicine from the Network pharmacy they are registered with.

FAQs about the Chronic Medicine Courier Pharmacy

How will I know when the Chronic Medicine Courier Pharmacy will deliver my medicines?

- You will receive an SMS with a tracking number for the parcel.
- If you do not have a cell phone or if the SMS is not successfully delivered to your phone, a consultant will call you with the tracking number.

How safe is it to courier my medicine?

The medicines are wrapped in protective material to ensure that they do not get damaged while in transit. They are then sent via an overnight courier service and a unique tracking number is allocated to each parcel so that it can be traced electronically.

Is it easy to change the delivery address that the Courier Pharmacy has on file?

Yes, but you must inform the Chronic Courier Pharmacy at least five working days before your next delivery date.

If there is a co-payment, how do I pay my medicine co-payment to the Courier Pharmacy?

You can pay your medicine co-payment by direct deposit; credit card; debit order, EasyPay or Pay @.



FAQs about the Chronic Medicine Pharmacy Network

What happens if I get my chronic medicines from a pharmacy other than the Network Pharmacy I am registered with?

You will have to pay a non-DSP co-payment to that pharmacy. If you use the network pharmacy that you are registered with to obtain your chronic medicines, you will not have to pay a co-payment unless you choose medicine that is not on the Scheme formulary.

What must I do if I want to change the pharmacy with which I am registered?

If you are registered with a Network pharmacy and it becomes inconvenient for you to use that pharmacy, you can contact GEMS on **0860 00 4367** or via email at **chronicdsp@gems.gov.za** to arrange to be registered with another pharmacy.

How often can I change my Network Pharmacy

After a member has been contacted by the Chronic Medicine Manager and registered with a specific chronic network pharmacy, they will be expected to remain with that pharmacy for at least 6 months before being allowed to change. However, if a chronic member changes their home or work address, they may contact the Chronic Medicine Manager to change their registered pharmacy accordingly. Chronic members will be contacted by the Chronic Medicine Manager twice a year to confirm or re-consider whether they still want their medicines collected at the network pharmacy they registered with.

The Red PAGES your guide to accessing your benefits



A mystery letter that spared your benefits

The Scheme received a tipoff letter that saved both GEMS and its members an enormous amount in fraudulent claims. The letter provided the Scheme with sufficient information to openly conduct an investigation that eventually led to the sentencing of an Empangeni pharmacist.

So what exactly is the story? It is alleged that a teacher in the Empangeni region, in exchange for commission, was recruiting other teachers who are Members of GEMS and other undisclosed medical schemes to purchase products such as vitamin supplements and various other products from this particular pharmacy. The pharmacist would use false claim codes to cover up the benefit theft. According to the finding of a script audit conducted by GEMS for the period of December 2006 to May 2009, the pharmacist committed various other offenses such as duplicating claims, the use of incorrect dependant codes and incorrect membership numbers, just to mention a few.

During November 2008 the Scheme put the claims for this Empangeni pharmacy on hold, on suspicion that they were fraudulent. An investigation was conducted and this led to a conviction in favour of the Scheme. On 8 February 2013, the Magistrates Court sentenced the pharmacy owner to a R15, 000 fine or 18 months imprisonment and the 18 months imprisonment was wholly suspended on condition that the accused is not convicted of fraud, theft or attempted theft, during the five years suspension period.

GEMS always encourages members and the entire GEMS family to report any suspected fraudulent activity. We urge our members not to collude with service providers or help them steal their benefits or to steal from the Scheme. We are very happy with the conviction; the mystery letter saved the Scheme from criminal extortion and helped protect the benefits of our members.

Remember to protect what is yours! Always report any suspected fraudulent activities by calling the 24-hour toll-free GEMS Fraud Line on **0800 21 22 02**. You can also send an email to **gems@thehotline.co.za** or send a fax to **086 726 1681**. Information can also be posted to:
The Fraud Services Manager
PO Box 21076
Valhalla
0137

Beware of unlicensed mobile practices

GEMS would like to urge employees at government departments to be vigilant of unlicensed mobile practices offering on-site healthcare services.

The Health Professions Council of South Africa (HPCSA) has set out the following guidelines for the operation of such mobile services rendered in the workplace:

- Should practitioners wish to screen employees of a corporate entity or learners at schools, this would need to be instituted as a community service initiative.
- This must be preferably under the sponsorship of their professional body or with the collaboration of other resident practitioners.
- Screenings are not compulsory.
- Any attempt to direct patients to the mobile service preferred practice will be considered fraud and is against the HPCSA's regulations.

Please read your claims statements carefully to ensure you are not a victim. If you know of any fraud taking place, report it by either calling the GEMS Fraud line on **0800 21 22 02**, emailing **gems@thehotline.co.za** or sending a fax to **086 726 1681**.

Alert: Protect your Benefits

There has been an increase in fraudulent cases where healthcare providers treat a member's de-registered dependant (family or friend) and claim for these services from the Scheme using the details of a registered dependant.

As a principal member, ensure that your benefits are protected and are not claimed by someone not registered with the Scheme. Please inform any former dependants as soon as they have been de-registered from your GEMS membership. Furthermore, you need to be vigilant and constantly check that your claims statement is accurate.



Positive living with HIV

When diagnosed with an HIV infection, it is important to make a commitment to living positively. By living a positive lifestyle you are ensuring a healthier, longer life.

Positive living means adhering to your treatment and maintaining a healthy lifestyle that includes exercise, not smoking, good nutrition and a positive outlook on life. Antiretroviral treatment (ART) alone may not assist in alleviating some of the symptoms associated with HIV but a positive outlook coupled with a healthy lifestyle and exercise will make your future so much brighter.

One of the attributes of living positively is not living in isolation. Disclose your status to one or more of your friends or family members who can support you and help in the healing process.

If you are HIV positive, register on the GEMS HIV Disease Management Programme to get the support and access to the healthcare benefits you need. For help call **0860 436 736** and our trained counsellors and professional nurses are at your disposal to answer any questions.

What should I have on my claim?

When submitting a claim, make sure the following information is on the healthcare service provider's invoice/claim:

- Your member number
- Your benefit option
- Your surname and initials
- The patient's name and beneficiary code as it appears on your membership card
- The name and practice number of the service provider
- The date of service
- The nature and cost of treatment
- The pre-authorisation number, if applicable
- The tariff code
- The relevant ICD-10 code
- Your signature to confirm that the account is valid (for paper-claims)

How do I submit?

GEMS has made it easy for you to submit your claim.

You can submit your claim by using the following channels:

Post **GEMS, Private Bag X782, Cape Town, 8000.**
Fax to **0861 00 4367**
Email to **enquiries@gems.gov.za**

Quick access to your benefit information

GEMS has two self-help services that allow members quick and easy access to their benefit information.

Self-help Interactive Voice Response (IVR) system

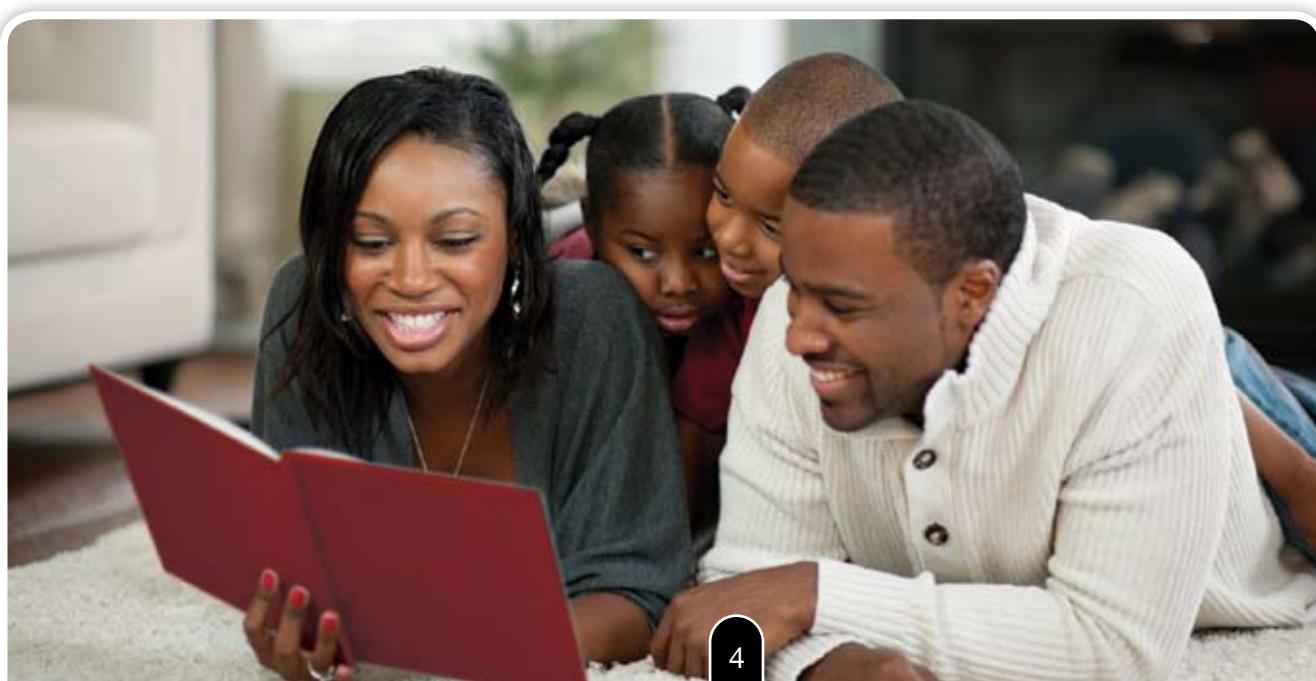
The self-service IVR system is a user-friendly tool that allows you to check your available benefits and request statements any time of the day, seven days a week. To use this service, simply call **0860 00 4367** and follow the prompts (select option three (3)), listen to the prompts to select the language of your choice and then select option one (1) to get to the self-help service).



Web-based self-help service

You can also use the GEMS Member Online facility on our website to see your available benefits. You can also update your personal details, view past claims statements, request a new membership card, and get a printable membership certificate on this facility!

To use this facility, visit www.gems.gov.za, click on the 'Sign In' icon (top right on the screen) and sign in using your membership number and secure PIN. If you have not registered for a PIN yet, just click on 'Register now' and fill in the information required.





Conquering TB

In the middle of the night Anna woke up coughing up blood. Her husband Mandla immediately called an ambulance on **0800 444 367**. At the hospital Mandla told the doctor that over the past few months Anna had been losing weight and having fevers, night sweats and shortness of breath. After some tests were conducted, it was discovered that Anna had TB. Both Anna and Mandla were shocked and terrified when they heard, but the doctor assured them that TB can be treated.

The World Health Organisation estimates that there are currently 13.7 million chronic active cases of Tuberculosis (TB), 9.3 million new cases and 1.8 million annual deaths globally. But just what is TB?

TB is a chronic infectious disease that usually affects the lungs. Anyone can be infected but there are certain people who are more at risk than others. Any person that inhales the air when someone with a tuberculosis lung infection coughs, sneezes, shouts or spits can be infected.

Once inhaled, the tuberculosis bacteria enter the lungs and multiply, causing a local lung infection. In addition to this, TB can spread to other parts of the body. The body's immune system however can fight off the infection by forming scar tissue around the tuberculosis bacteria and isolating it from the rest of the body.

What are the symptoms of TB?

The usual symptoms include weight loss, tiredness, night sweats, fever and weakness. If the infection worsens, other symptoms may include chest pain, coughing up blood or sputum and shortness of breath.

TB is diagnosed in different ways, including chest X-rays, skin tests and analysis of the sputum.

TB Treatments

TB can be cured but requires rigorous treatment to be taken as prescribed by the doctor. Failure to complete treatment could result in drug resistant strains of TB known as multi-drug-resistant tuberculosis (MDR-TB).

MDR-TB usually develops when patients miss their doses, fail to complete their treatment or doctors prescribe inappropriate treatments. MDR-TB can be cured with specific types of second-line drugs. However, these drugs are more expensive than first-line drugs and some have more unpleasant effects.

Once you complete a certain period on treatment you are no longer contagious. If you or anyone you know is experiencing any symptoms like a nagging cough for more than two weeks, night sweats, fatigue and loss of appetite, please visit your doctor or go to your local clinic.

What does GEMS cover?

TB is a prescribed minimum benefit (PMB) condition. This means that GEMS pays for the treatment and care of this condition in line with the PMB legislation. A PMB treatment plan for the out-of-hospital care is activated when the chronic medicine is registered on the GEMS Chronic Medicine Programme and medicines will be covered as a PMB entitlement, subject to GEMS formularies, clinical guidelines and the Medicine Price List (MPL) and the applicable requirements for treating TB by government.

Our members are at the heart of everything we do. That is why we love hearing from you! Your feedback is essential to helping us provide you with high-quality services. So send us your compliments, comments and complaints by calling **0860 00 4367** or emailing **complaints@gems.gov.za** or **compliments@gems.gov.za**

- your opinion matters!

Exceeding expectations

I would like to compliment Dimakatso Machakela for the excellent service she provided. Ms. Machakela helped me to sort out my 2012 account after I discovered several payments not made by the Scheme between October and December 2012. I have always been pleased by the service I receive from the Bloemfontein branch, however Ms. Machakela's professionalism exceeded my expectations. Such a commitment to great customer service is to be commended.

- Thami Gugushe

Our Nelspruit family welcomes another new member!

Thank you very much to the staff of GEMS Nelspruit office. They were very friendly and helped me get my application processed very quickly. Thank you for all your help!

- L. Kotzee

With you every step of the way

I would like to thank Thobile Nkosi for the services she has provided me with since I joined GEMS. Continue with your great service and sunny disposition.

- Sabelo Nkambule

Your Scheme in your language

Dear Amanda, Thank you for the invaluable services offered in my home language Afrikaans. I appreciate your helpfulness and friendliness.

- Mrs Brits



Your health is our main concern

My wife has had severe pain and discomfort during the past month. She has seen two doctors, a chiropractor, a physiotherapist and a spinologist. She was then referred to a neurosurgeon who recommended that she has an MRI scan. Could you please advise as to whether this will be covered by GEMS?

*- Mr Anderson**

Scheme's response:

Dear Mr. Anderson, Thank you for your email. With reference to your enquiry, kindly be advised that the Scheme confirms that the MRI scan will be done at Vincent Pallotti's radiology rooms.

- Kind Regards, Ethel

Dear Ethel, Thank you so much for the prompt and positive response.

*- Best wishes, Guy**

Turning complaints to compliments

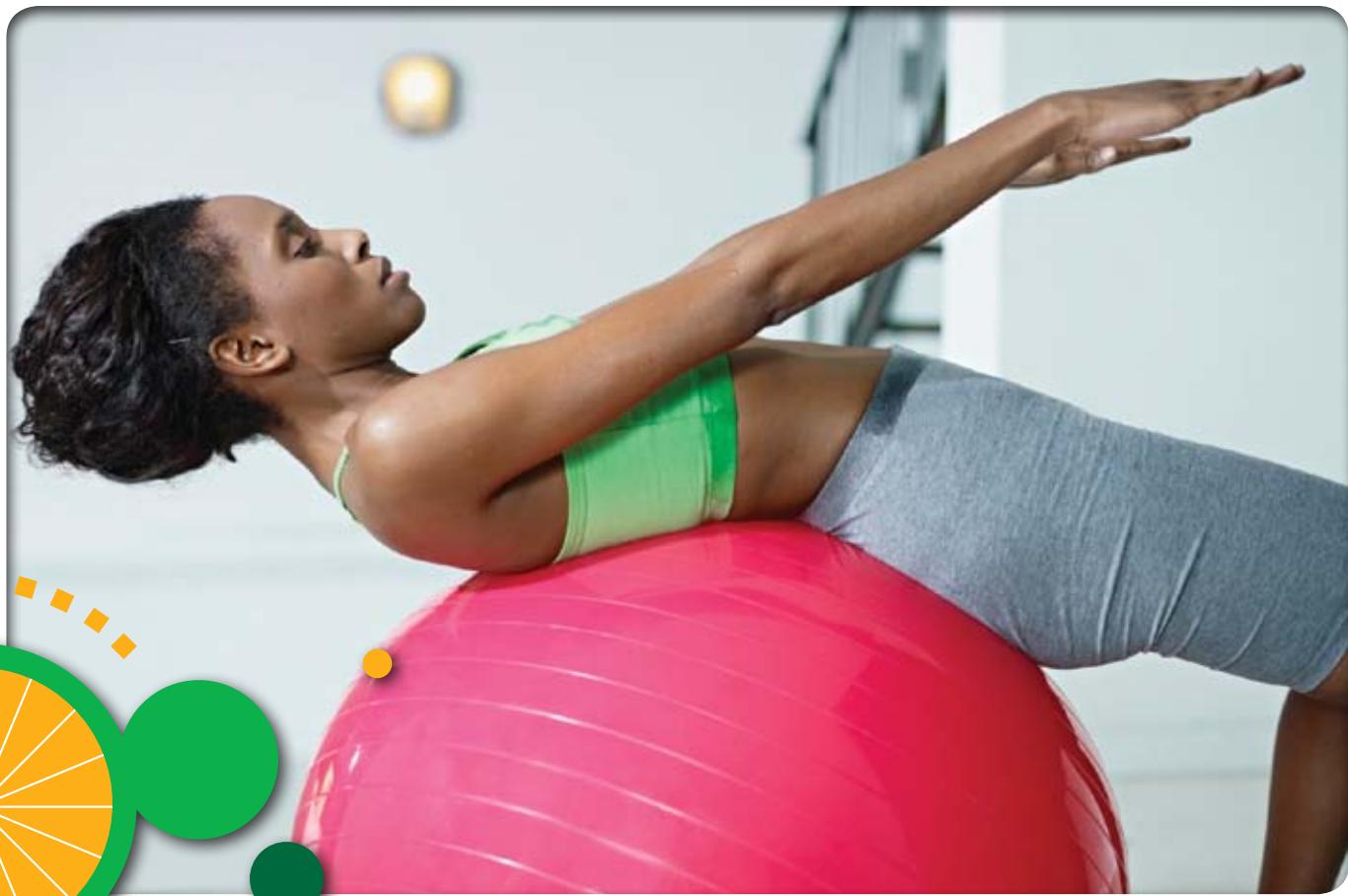
Good day, Can I please be reimbursed for the equipment that I purchased for my mom? According to GEMS, I did not submit the relevant documentation which as you can see is hereby attached. For some odd reason they did not see the second attachment to this email that stipulates the nappi codes. I would appreciate your urgent assistance.

- Thank you, Amanda

Scheme's response

Dear Amanda, Thank you for your enquiry. The accounts were processed for payment at our next payment run on 30 January 2013. The funds should reflect after three working days in your account. We would like to extend our sincere apologies for the delay. Should you require any additional information or wish to discuss this matter in greater detail, please contact our Client Service contact centre on **0860 00 4367** or email **enquiries@gems.gov.za**.

- Kind Regards, Nizaam Hendricks



Three steps to a new you

Take the following steps to become the healthier, younger-looking and all-around better you that you have always wanted to be.

Make small weight-loss goals, achieve big results

Losing just one kilogram can do a whole lot more for you than helping you look better in your favourite jeans. It can also lower your blood pressure, reduce your risk for a stroke, lower your risk for uterine and breast cancer, and lower your cholesterol by up to 10%.

Cut the excuses and get fit now

You do not need expensive exercise equipment or gym membership to get in shape. Just taking a 10-minute walk during lunch is a positive step towards a healthier you. Soon you could be jogging for an hour around your neighbourhood.

Absolutely, positively get more sleep!

Sleep helps heal, restore and protect our many intricate systems and vital organ functions.



In a recent study, Spanish researchers discovered that a diet rich in olive oil or other mono-unsaturated fats could improve the arterial function and slow down the aging of the heart.

Source: www.oliveoiltimes.com/olive-oil-health-benefits