**Cholesterol – The good, the bad and the necessary**

**JOHANNESBURG - Many of us only think about cholesterol when a doctor flags it during a routine check-up or when experiencing severe symptoms. It's not something you can feel or see, but left unchecked, high cholesterol can *silently* put you at risk of heart disease, stroke, and other severe health conditions.**

There are **two main types** of cholesterol:

* **Low-density lipoprotein** (LDL) or "bad cholesterol" contributes to forming fatty plaques in the arteries, increasing the risk of heart disease and stroke.
* **High-density lipoprotein** (HDL) or "good cholesterol" helps remove excess LDL cholesterol from the bloodstream, reducing the risk of cardiovascular problems.
* High triglyceride levels – another type of fat in the blood – can further elevate the risk.

Recent research suggests that high cholesterol is more common in South Africa than we thought. [A study](https://pubmed.ncbi.nlm.nih.gov/35013433/) on adults with diabetes and high blood pressure found that more than three-quarters (76.7%) had abnormal cholesterol levels, with women being the most affected. The most common issue was high triglycerides (a type of fat in the blood), [affecting over 62%](https://www.nature.com/articles/s41598-021-04150-6) of participants. Additionally, some South Africans, particularly those of European colonial descent, are more likely to have a genetic condition called [familial hypercholesterolaemia (FH)](https://www.ahajournals.org/doi/10.1161/ATVBAHA.120.315040), which causes dangerously high cholesterol levels.

These findings highlight the importance of regular cholesterol screenings and proactive management strategies. If you've been feeling sluggish, gained a little weight, or have a family history of heart disease, now is the time to act.

**Cholesterol and COVID-19: why it matters more than ever**

A history of COVID-19 can double the long-term risk of heart attack, stroke or death, according to [a new study](https://newsroom.clevelandclinic.org/2024/10/09/history-of-covid-19-doubles-long-term-risk-of-heart-attack-stroke-and-death) from the Cleveland Clinic and the University of Southern California. The study, published in [Arteriosclerosis, Thrombosis, and Vascular Biology Journal](https://www.ahajournals.org/doi/10.1161/ATVBAHA.124.321001), found that patients with any type of COVID-19 infection were twice as likely to experience a significant cardiac event for up to three years after their initial diagnosis than those with no history of COVID.

During the pandemic, many South Africans adopted sedentary lifestyles, consumed unhealthy diets, and experienced heightened stress levels, leading to weight gain and metabolic disturbances. These factors have made cholesterol management an essential post-COVID health priority.

The only way to determine cholesterol levels is through a lipid profile test, which measures total cholesterol, LDL, HDL and triglycerides. Cholesterol screenings promote early detection and prevention of chronic diseases. Medshield's wellness benefits offer an annual Health Risk Assessment, which includes Cholesterol Screening, Blood Glucose Testing, Blood Pressure Measurement, Body Mass Index (BMI) Assessment, Mammogram Screening and Voluntary HIV Counselling and Testing. Medshield encourages members to undergo these preventative wellness tests to identify if they are at risk sooner. Medshield's healthcare practitioner networks provide these tests, including Clicks Pharmacies and Dischem Pharmacies.

**How to lower cholesterol naturally**

The good news? Cholesterol is manageable. With small, consistent changes to your lifestyle and support from Medshield's wellness benefits, you can keep your cholesterol in check and protect your heart for years to come. Managing cholesterol levels involves lifestyle changes, dietary adjustments, and medical support when necessary.

1. **Dietary changes –** South Africa's dietary habits include high consumption of processed and fried foods, making it essential to transition to whole, nutrient-rich foods for better cholesterol management. Foods like oats, beans, lentils, and fresh fruits aid the lowering of LDL cholesterol, while avocados, nuts, seeds, and olive oil support higher HDL cholesterol levels. Fatty fish such as salmon and sardines help lower triglycerides and support heart health. Avoid processed foods, fried items, and baked goods, as they contribute to high LDL cholesterol.
2. **Physical activity and exercise –** Moderate aerobic exercise such as brisk walking, cycling, and swimming for at least 150 minutes per week can help regulate cholesterol by raising HDL and lowering LDL.Strength training exercises twice a week will also improve cardiovascular health.
3. **Maintain a healthy weight –** Our country has one of the highest obesity rates globally, with post-pandemic weight gain exacerbating the issue.Being overweight, especially around the abdominal area, contributes to higher LDL cholesterol levels. Reducing body weight by 5-10% can significantly improve cholesterol levels and heart health.
4. **Stop smoking and limit alcohol –** Smoking lowers HDL cholesterol and damages blood vessels, increasing the likelihood of plaque buildup in the arteries. Quitting smoking can significantly improve cholesterol levels within weeks.Alcohol consumption should be kept within recommended limits to prevent increased triglyceride levels and liver-related complications.
5. **Manage stress and sleep quality –** Chronic and inadequate sleep can increase inflammation and trigger unhealthy eating habits, negatively impacting cholesterol levels.Incorporate relaxation techniques such as meditation, deep breathing exercises, or yoga throughout your day, maintaina consistent sleep schedule and avoid electronic screens before bedtime to ensure better quality sleep.

Lifestyle changes may not always be sufficient for managing high cholesterol. In such cases, healthcare providers may prescribe cholesterol-lowering medications, especially if:

* LDL cholesterol remains high despite dietary and lifestyle adjustments
* There is a strong family history of heart disease
* The individual has diabetes or other high-risk conditions

Medshield members can access chronic medication benefits that cover cholesterol management treatments if clinically appropriate. It ensures cost-effective and continued access to prescribed medications.

**Take charge of your heart health**

Cholesterol is a key factor in heart disease, yet it is preventable and manageable with the right interventions. The best approach combines lifestyle modifications, annual health assessments, and, when necessary, medical treatment.

Maintaining a heart-healthy diet, engaging in regular physical activity, quitting smoking, and limiting alcohol consumption are also crucial steps. Additionally, managing stress, prioritising quality sleep, and following medical guidance, including prescribed treatments, when necessary, can significantly reduce the risk of cholesterol-related complications.

For more details on Medshield's available benefits, visit [www.medshield.co.za](http://www.medshield.co.za).

**FIN**

(938 words)

**EDITORS NOTES**

**FURTHER MEDIA INFORMATION AND INTERVIEW REQUESTS**

* Stone issues this release on behalf of the Medshield Medical Scheme.
* For media enquiries or interview requests, please contact Willem Eksteen, CEO of Stone or a media liaison member of the Stone team at media@stone.consulting / 011 447 0168
* Alternatively, contact Lilané Swanepoel at Medshield at 010 597 4982 / lilanes@medshield.co.za

**MORE INFORMATION ON THE 2025 MEDSHIELD BENEFIT OPTIONS AND CONTRIBUTIONS**

Benefits and Contribution amendments are subject to CMS approval.

Please refer to the 2025 Product Page on the Medshield website at [https://medshield.co.za](https://medshield.co.za/).

You can review the benefit adjustments, and value adds and download the 2025 benefit guides by visiting <https://medshield.co.za/2025-products/2025-benefit-options/> or by scanning the relevant QR code:

|  |  |
| --- | --- |
| **Benefit package and descriptor** | **QR code to view more detail** |
| **PremiumPlus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the freedom to manage daily healthcare expenses through a comprehensive Personal Savings Account and extended Above Threshold Cover.  | A qr code with a white background  Description automatically generated |
| **MediBonus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the independence to manage daily healthcare expenses through a substantial Day-to-Day Limit. | A qr code on a white background  Description automatically generated |
| **MediSaver** is perfect for independent individuals and young professionals thinking about expanding their families. MediSaver offers unlimited hospital cover in the Compact Hospital Network, with the freedom to manage daily healthcare expenses through a generous Personal Savings Account. | A qr code on a white background  Description automatically generated |
| **MediPlus** provides middle to upper-income families with complete healthcare cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a generous Day-to-Day Limit. Benefits are identical in both categories, Prime and Compact, with care coordination and doctor referral mandated on MediPlus Compact.  | A qr code on a white background  Description automatically generated |
| **MediCore** is ideal for healthy individuals looking for comprehensive hospital cover, with daily healthcare expenses self-managed. This option offers unlimited hospital cover in the Compact Hospital Network, with In-Hospital Medical Practitioner consultations and visits paid at Medshield Private Tariff 200%. Day-to-day healthcare expenses are self-funded. | A qr code on a white background  Description automatically generated |
| **MediValue** is the ideal option for growing families. It offers affordable cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a sizeable Day-to-Day Limit. Benefits are identical on both options, MediValue Prime and MediValue Compact, with care coordination and doctor referral mandated on MediValue Compact. | A qr code with a white background  Description automatically generated |
| **MediPhila** is ideal for families seeking first-time access to affordable private medical cover. As a MediPhila member, you have full cover for Prescribed Minimum Benefit (PMB) treatment plus R1 million per family for non-PMB In-Hospital treatment in the MediPhila Hospital Network. Coupled with this is Day-to-Day cover for your essential daily healthcare needs. | A qr code on a white background  Description automatically generated |
| **MediCurve** If you are tech-savvy, young and healthy, then MediCurve is the ideal first-time option for you! MediCurve provides generous hospital cover in the MediCurve Hospital Network combined with unlimited virtual Family Practitioner consultations and essential optical and dental cover through network providers | A qr code on a white background  Description automatically generated |

**MORE ABOUT MEDSHIELD MEDICAL SCHEME**

* You never know when you or your family member/s may require medical care or treatment, and most importantly, whether you will have funds available to cover the costs. Medshield is a healthcare fund where all members contribute to the fund every month to cater for medical coverage should the need arise. Medshield is a healthcare fund where all members contribute towards the fund monthly to cater for medical cover should the need arise.
* Medshield has been in operation since 1968, making us one of the most experienced, knowledgeable, and reliable medical schemes in South Africa. Our extensive experience in the healthcare sector guides our understanding of our members' needs. Our excellent cover and benefits and the best quality systems and services have resulted in our exceptional size and strength.
* Each of our options offers affordably priced benefits. We continuously review and improve the range of benefits in each option to bring you what you need.
* We partner with our stakeholders to enable access to sustainable and **affordable quality healthcare** through innovative products and benefits.
* Our impeccable reputation of prompt payments to hospitals, doctors, pharmacies and other medical caregivers guarantees approval from service providers when you present your Medshield membership card.
* Our extensive partner networks place us in the perfect position to offer exceptionally competitive rates to our members.
* Medshield is well-represented throughout all nine provinces and provides seamless access to service providers in your area. Our geographical spread provides convenience if it becomes necessary for you to have a personal discussion with one of our experienced consultants. We also have a streamlined online claim submission system and immediate contact centre assistance, making it easier to manage your membership and claims from the convenience of your home or office.
* Another distinguishing factor is our extensive range of additional benefits and services. These benefits and services have been designed to give members additional support when needed, for instance, in an emergency or when suffering from a chronic or life-threatening condition.
* Compared with other medical schemes, our trustworthiness, impeccable history, and exceptional service guarantee that we come out tops!
* As the interface between the Scheme and our members, Medshield staff are the backbone of our customer service delivery. The successful delivery of service depends entirely on the calibre of our people.