**The wellness wave: shaping a healthier and wealthier South Africa through prevention**

Kevin Aron, Principal Officer at Medshield Medical Scheme

**JOHANNESBURG - Events in recent years have pushed countries to rapidly evolve their healthcare systems, demanding that they shift their focus towards pivotal strategies that can curtail long-term healthcare costs. It is particularly pertinent in South Africa, where the escalating healthcare costs pose a formidable challenge. Healthcare costs are spiralling, putting immense pressure on the nation's economy.**

South Africa's healthcare system is, without a doubt, a very complex amalgamation of public and private sectors, with a significant disparity in access and quality of care. Furthermore, the country grapples with the burden of infectious diseases and a rising tide of non-communicable diseases (NCDs) such as diabetes, hypertension, and obesity. The country's health challenges remain daunting. Yet, amidst these challenges lies an opportunity for innovation and transformation.

By prioritising health benefits that support prevention and wellness, we can empower our members to make healthier choices and reduce the burden of chronic diseases on our healthcare system. Together, let us forge ahead, inspire change, and build a healthier future for our members and the communities we serve.

It is not just about treating illness anymore but about preventing it. Research shows that preventive healthcare – which involves averting the onset of disease – has the potential to reduce healthcare costs significantly. By integrating preventive measures and wellness programmes into the healthcare framework, South Africa can pave the way for a sustainable future. This shift is not a luxury but a necessity that could reduce long-term healthcare costs and, more importantly, foster a healthier nation.

Preventive measures like routine screenings, vaccinations, and health education programmes can play a transformative role in healthcare. By encouraging early detection, promoting healthy behaviours, and addressing modifiable risk factors, we can potentially prevent or identify conditions at their earliest stages, which are most treatable and often less costly to manage. Such measures improve health outcomes and reduce the financial burden associated with treating advanced or chronic conditions.

**Wellness challenges and opportunities**

The [World Health Organisation](https://extranet.who.int/ncdccs/Data/ZAF_B3_NCDs_STRAT_PLAN_1_29_1_3%5B2%5D.pdf) (WHO) has highlighted the importance of implementing preventive strategies in South Africa, given the high prevalence of HIV/AIDS, tuberculosis, and non-communicable diseases.

Wellness programmes, which encourage healthy lifestyles and regular health monitoring, can play a crucial role in disease prevention. Wellness programmes can reduce chronic conditions' incidence and severity, leading to lower healthcare utilisation and costs over time.

These programmes can include initiatives like smoking cessation, weight management, and stress reduction workshops. One of the primary reasons for neglecting physical health is the lack of time. People constantly rush from one task to another and do not have time to prioritise their physical health. When faced with choosing between going to the gym or meeting a work deadline, most people will choose the latter. Add to this the mental exhaustion that comes with a busy lifestyle. When people are constantly under stress and pressure, they feel they need to focus all their energy and attention on their work or other responsibilities. As a result, they neglect the basics of physical health, such as getting enough sleep, eating healthy, and exercising regularly.

For medical schemes, active engagement from members is essential, and offering incentives like premium discounts or rewards can enhance participation rates. Several South African companies and healthcare providers are leading the change in developing programmes that promote physical well-being, mental health, stress reduction, mental resilience, and emotional health.

As a medical aid provider dedicated to the well-being of our members, Medshield Medical Scheme advocates and prioritises health benefits that support preventive measures and wellness programmes.

Medshield Movement is a free, all-in-one online resource centre to access and enjoy the latest exercise videos, workout programmes, meal plans, live workouts and more – everything needed to support your journey towards better personal fitness, health, and overall well-being. It hosts a variety of products, including engaging, informative articles and interactive video workout sessions. Our ClickFit workout programmes are like having access to your personal trainer from the comfort of your home, 24/7. Access is free for Medshield members but anyone can sign up by visiting <https://clickfit.co.za/>.

Global research shows that every dollar spent on wellness programmes yields a return of $3.27 in healthcare cost savings. In South Africa, these savings are critical in alleviating financial pressures on the public healthcare system and private medical schemes. Investing in preventive healthcare is not just a health strategy but also an economic one. By catching diseases early or preventing them altogether, we can save a substantial amount on treatment costs and lost productivity. This approach could alleviate the financial strain on our healthcare system and ensure resources are available where needed.

**Crafting health benefits with tomorrow's budget in mind**

Medical schemes are crucial in making private healthcare more affordable for individuals. These schemes pool members' contributions to cover medical expenses and negotiate rates with healthcare providers. By leveraging their collective bargaining power, medical schemes can negotiate lower fees for services and medications. Unfortunately, this is not allowed in terms of a Competition Commission ruling and the approach adopted by the Council for Medical Schemes. It helps mitigate the impact of health inflation on individual members' budgets. However, it is essential to note that medical scheme contributions have also been subject to significant increases over the years due to rising healthcare costs. Balancing affordability while ensuring adequate coverage remains challenging for consumers and medical scheme providers.

Medshield's key strategic goal is to ensure the scheme's sustainability through competitive benefit design and pricing and providing sufficient reserves to buffer against exceptional circumstances like a pandemic. Customer service and exceeding member expectations are also vital strategic objectives. We believe in reducing healthcare costs without compromising quality. To make medical aid contributions more affordable, Medshield needs to be innovative. Therefore, new ways of reimbursing healthcare providers and hospitals should be found, such as introducing 'Value Based Healthcare', where providers are paid for healthcare outcomes rather than just the activity.

Such health benefits prioritising preventive measures require a multi-faceted approach, including comprehensive screenings, vaccinations, and health education. Incorporating these into membership plans can ensure more comprehensive access and uptake among the population. Medical schemes can tailor similar interventions to address prevalent health concerns. The innovative ones offer wellness programmes, encouraging members to maintain their health through regular exercise, balanced diets, and stress management.

As healthcare costs increase by [approximately 10% annually](https://digitalcommons.uri.edu/cgi/viewcontent.cgi?article=1024&context=lrc_paper_series), benefit programmes focus on prevention, identifying modifiable and non-modifiable risk factors and implementing intervention techniques to reduce the need for more advanced medical procedures. Modifiable risk behaviours include unhealthy eating habits, smoking, and lack of physical activity, while non-modifiable ones include age, genetics, and gender. The business environment has also influenced employees' health problems due to globalisation, increased competition, and changes in work organisation.

**Promoting health benefits for preventive measures and wellness programmes**

As medical aid providers dedicated to the well-being of our members, we need to advocate and prioritise health benefits that support preventive measures and wellness programmes. We can achieve this through a multi-pronged approach:

1. **Communicate and Educate**: By effectively communicating the importance of preventive care and the benefits of wellness programmes, we can empower our members to make informed decisions regarding their health. Clear and accessible information, regular newsletters, and educational campaigns can help raise awareness and promote participation in preventive measures and wellness programmes.
2. **Financial Incentives**: Financial incentives, such as reduced premiums, discounts, or rewards for participation in preventive services and wellness programmes, can motivate members to engage in proactive health behaviours. These incentives drive participation and demonstrate our commitment to supporting and promoting preventative care among our members. Currently the Council for Medical Schemes will not allow schemes to offer these incentives to beneficiaries who engage in lifestyle behaviour actions that result in improved clinical outcomes and a decrease in their clinical risk status. We encourage the Council for Medical Schemes to review their approach in this regard.
3. **Partnerships**: Collaborating with wellness providers, community organisations, and healthcare professionals can enrich our members' access to quality wellness programmes. Establishing partnerships and leveraging their expertise can create a holistic approach to preventive care, ensuring our members can access diverse and effective programmes catering to their unique needs.
4. **Data and Analytics**: Utilising data and analytics can enable us to identify patterns, trends, and risk factors amongst our members. By leveraging this information, we can design targeted interventions and interventions that focus on high-risk groups or areas of concern, further promoting preventive measures and wellness programmes where they are most needed.

**The promise of prevention**

South Africa faces challenges in implementing preventive health benefits and wellness programmes due to disparities in access, varying health literacy levels, and the need for robust data. Collaboration between government agencies, medical schemes, healthcare providers, and the private sector is needed to overcome these issues. Increased awareness and education about the benefits of preventive care, especially in rural and underserved communities, is crucial. The shift towards preventive measures and wellness programmes may reduce long-term healthcare costs and improve public health outcomes. This requires strategic investments in wellness programmes and active engagement from members. The need for collective action is growing, with healthcare providers, policymakers, businesses, and individuals embracing a culture of wellness and prevention.

The widening gap between consumer and health inflation rates highlights the need for comprehensive but sensible reforms to curb rising costs while ensuring equitable access for all citizens. Through collective efforts, South Africa can move closer towards achieving an affordable and sustainable healthcare system for all its citizens. This shift promises a healthier, more vibrant South Africa, reducing long-term healthcare costs and elevating the well-being of its citizens.

**Measuring success and long-term impact**

It is essential to establish meaningful metrics and measures of success. It includes tracking participation rates in wellness programmes, analysing healthcare utilisation patterns, and evaluating health outcomes over time. By analysing data on the long-term impact of preventive measures and wellness programmes, we can demonstrate the tangible benefits of reduced healthcare costs, improved member satisfaction, and overall population health.

**FIN**

(1650 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](mailto:media@stone.consulting) / 011 447 0168
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**ABOUT KEVIN ARON, PRINCIPAL OFFICER OF MEDSHIELD MEDICAL SCHEME**

A qualified Chartered Accountant, Aron has a wealth of healthcare industry knowledge and is well-known in the industry. He started his career at South African Druggists, where he spent many years working in various financial and management roles within the Group, including stints at Mediscor and Medical Services Organisation, where he was Chief Operating Officer.  
  
After completing his MBA, Aron joined Medscheme in 2001, where he had a long and successful career, culminating in his appointment as Chief Executive Officer in 2014. Before joining Medshield, Aron consulted for various institutions in the healthcare industry, focusing on value-based healthcare delivery systems.

**MORE INFORMATION ON THE 2024 MEDSHIELD BENEFIT OPTIONS AND CONTRIBUTIONS**

Benefits and Contribution amendments are subject to CMS approval.

Please refer to the 2024 Product Page on the Medshield website at <https://medshield.co.za/>. You can review the benefit adjustments and value adds and download the 2024 benefit guides

* **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.
* **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.
* **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.
* **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.
* **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.
* **MediValue - Prime and Compact** - 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.
* **MediSwift** is the ideal hospital plan for active, healthy individuals. Major medical emergency and In-Hospital treatment are covered up to R1 million per family in the Compact Hospital Network, with the added benefit of day-to-day treatment for non-professional sports injuries. As a hospital plan, MediSwift offers no Day-to-Day benefits, allowing members the freedom to self-manage their daily healthcare expenses.

**Medshield Medical Scheme - Live Assured knowing you have a Partner for Life.**

**ABOUT MEDSHIELD MEDICAL SCHEME**

* 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 combined with 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.
* 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.
* Our extensive range of additional benefits and services is another distinguishing factor. Our benefits and services have been designed to give members additional support when they need it most, 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!