

NEWSFLASH

COMMITMENT TO BLACK ECONOMIC EMPOWERMENT REWARDED AGAIN

MHG and Qalsas approach to BEE is demonstrated by our commitment to increase the participation of black shareholders and employees in the ownership and management of our business.

For the eighth year in a row, Impumelelo has nominated Qalsas as one of South Africa's Top Empowerment Companies, in recognition of our significant contribution to BBEE and Transformation.

In order to qualify for nomination, Qalsas was required to meet stringent criteria in performance, growth, productivity, profitability, people, empowerment, gender, training, policies, CSI, written accreditation and ISO ratings.

In a year in which the spotlight falls on top performances, on and off the field, Qalsas celebrates yet another outstanding performance in this vital area, evidence that Qalsas is a truly empowered company.

Proactively managing the impact of the 2010 World Cup™

Football Fridays! Vuvuzela cellphone ringtones! Travel delays on our roads! The 2010 FIFA World Cup™ is almost upon us. And indeed, this once-in-a-lifetime event is most certainly a time for celebration. However, how ready are we for it? Depending on who you talk to, it appears that we are "nearly there" as a country. What about the impact on businesses and medical schemes? Has any thought been given to the potential impact hosting the World Cup™ may have on business and medical scheme activities? The answer is a resounding "Yes"!



Special project teams at Metropolitan Holdings and Metropolitan Health Group (MHG) have been put in place to answer this question and ensure we are very well-prepared to proactively manage any potential impact that this global event may have on our clients.

These project teams started the process by conducting a thorough impact assessment, drawing on the experiences of World Cup™ events in other countries. The magnitude of the potential impact is evident if we consider some of the following factors related to South Africa hosting this event:

- Although matches run from 11 June to 11 July 2010, the FIFA family and droves of media will arrive quite a bit earlier.
- There are 10 stadiums in 9 host cities, and these host cities are where we find corporate South Africa.
- Apart from the impact of the actual matches, there will be 25 free fan parks and public viewing facilities in the host cities.
- There will be 31 training venues in host cities that will be open to the public.
- Local municipalities may schedule their own events in support.
- Around 300 000 overseas visitors plus additional visitors from the African continent are likely to visit the country over this period.

What does this mean for host cities?

One of the most obvious ways businesses are going to feel the impact is through road closures and increased traffic congestion. Just getting to work on match days may be a challenge! Matches are held at 13:30, 16:00 and 20:00 daily, with people flocking to stadiums that hold between 42 000 and 95 000 spectators. Roads will close 8 hours before the matches and Fan Miles will be created to expose visitors to each city. And it is not only the actual matches that will impact on road activity. Fan Fests will be open every day of the tournament – including rest days. Public viewing areas will be available for all games in the host city, all South African games and all knockout games. These will require that roads around these areas will be closed 4 hours before the match screening.

Impact on businesses

The high travel volumes aside, there are many other ways in which businesses will feel the impact of the tournament. They include the following:



- Business flights, car rentals and accommodation will be largely unavailable from 1 June to 12 July – being either soldout or “reserved” for premium pricing.
- Cellular phone networks and internet speeds may be compromised due to high volume demand by supporters and the media.
- There is going to be greater congestion on the roads as well as all commuter routes such as bus, taxi and train networks.
- The difficulty of reaching offices due to road closures will cause delays for clients, staff and suppliers.
- Potential absenteeism and productivity challenges should be considered due to the unpredictability of access and volumes. If the experience of other countries is anything to go by, one can also expect a general holiday spirit to pervade, which in itself will impact on productivity levels.
- Businesses will also need to focus on disaster recovery planning to ensure personal and infrastructure safety in emergencies.

What is the potential impact on MHG and Qalsas?

MHG has offices and client centres in 8 of the host cities. However, the impact in Cape Town, Bloemfontein and Polokwane could be the greatest due to the proximity of FIFA events in these cities. Possible impacts that have been identified include higher noise levels, increased traffic which could cause delays for commuting staff, parking constraints and the potential of petty crimes.

Being prepared for whatever scenario may emerge

Given that this is the first time South Africa has hosted an event of this scale, the exact extent of the impact cannot be defined accurately in advance. The MHG project team has therefore embarked on intensive scenario planning. The project team consists of representatives from a range of functional areas across MHG who have been tasked with the thorough assessment of the potential impact of the World Cup™ on each functional area. In order to ensure minimal disruptions, if any, to service delivery, contingency plans have been drafted and are currently being implemented by the project team and business at large. In addition, solutions will also be developed with each client to counter and manage possible impacts.

We are confident that this proactive approach to managing the potential impact of the World Cup™ on the servicing of your medical scheme will ensure “business as usual” over this period, and that your medical scheme will continue to enjoy service of the high standard you have come to expect from MHG and Qalsas.

Should you have any questions or wish to discuss the plans being put in place by MHG and Qalsas for your medical scheme in particular, you are most welcome to speak to your scheme’s General Manager.

Let the games begin!



Executives delivering their best possible performance

The one thing leaders of organisations are always in pursuit of is high performance in the face of never-ending change. The health and wellbeing of corporate executives is a key factor in determining their ability to deliver an optimal performance in their vital leadership role for their organisation. However, executives are exposed to a number of specific health risks that need to be carefully managed. In response to this growing need, Qualsa@Work – the workplace wellness division within Qualsa – recently added Executive Wellness to its already extensive range of corporate wellness offerings.

Unique stressors and risks that come with the job

Executives are exposed to certain health risks and stressors that are more evident and acute in their positions than in other levels and positions in the organisation. Many of these stressors come from executives struggling to maintain a healthy “work-life” balance. Unfortunately there appears to be an unwritten rule that promotion to the higher ranks automatically means that work takes priority over all other aspects of your life – be those physical exercise, family, social time or spiritual renewal. Working long hours and demanding business trips soon take over, and all other priorities take a back seat. Sustained exposure to this imbalance and the stress that comes from this conflict of priorities leads to a whole range of health issues.

In 2001, Jim Loehr and Tony Schwartz published a paper in the Harvard Business Review titled

“The Making of the Corporate Athlete.” Since then much has been written on this topic. In the article Loehr and Schwartz identify what is necessary for executives to deliver sustained high levels of performance in the face of ongoing change. Their findings point to the importance of executives following far more holistic and balanced lifestyles. They present an integrated theory of performance management that addresses the mind, the body, the emotions and the spirit, which they present as the performance pyramid. Each level within the pyramid profoundly influences the others, and failure to address any one of them compromises long-term performance.

Frequent travel is a further aspect which impacts on an executive’s ability to maintain a holistic, balanced lifestyle. Irregular exercise, hotel food, lack of sleep, long hours and unrelenting stress all add up, resulting in cardiovascular problems, hypertension and even heart attacks.

Qualsa@Work Executive Wellness

The first stage in the Qualsa@Work Executive Wellness programme consists of a comprehensive assessment of each executive. This involves a full medical as well as a lifestyle appraisal and psychological assessment. This comprehensive assessment creates the baseline data against which the impact of interventions can be measured.

Based on the assessment, a number of recommendations are made, which can include one or more of the following programmes or interventions:

- A tailored exercise programme, customised to the executive’s unique profile and needs.
- A diet and nutrition programme, once again tailored around the executive’s unique needs and profile as determined through the assessment.
- Regular medical checkups.
- Appointment of a lifestyle coach.
- Sports and leisure activities – these may range from spa treatments to participation in golf days.

Each executive receives a confidential report on their assessment results and recommendations on the appropriate actions or programmes. The company also receives an overall corporate report on executive wellness which presents results at aggregate level.

The intention is to track health outcomes over time against the baseline information, thereby monitoring improvements in executive wellness levels and identifying high risks earlier rather than later.

Should you wish to find out more about the Qualsa@Work Executive Wellness offering, or any other workplace wellness product, please email us at info@qualsa.co.za with WORKPLACE WELLNESS in the subject line.



Working together for the best possible outcome

While provider networks may have been around for some time, there have always been the sceptics who suggest that networks are not only restrictive, but lead to inferior quality in servicing and outcomes – all in the pursuit of reducing costs. This is certainly not the approach or the experience of the Qalsas Provider Networks department. While a relatively newer player in this space, Qalsas Provider Networks introduces a fresh, new perspective and as a result, is experiencing rapid growth.

Highly customised approach structured around 3 essential objectives

Ahmed Bayat, Networks Manager at Qalsas Provider Networks, explains their approach and philosophy. Firstly, the approach is highly customised around the needs of the client they are establishing the network for; whether it be a medical scheme or employer group. They don't sell "off-the-shelf" network brands that the scheme buys into and then puts in place for its members. The needs of each client are thoroughly analysed. They take a careful look at the scheme demographics and options. Usually they will start with the existing providers already servicing a particular scheme and then geomap the membership base to determine where there are "gaps" in the current servicing network.

Ahmed points out that their approach for establishing a network for a client is always structured around achieving three key objectives:

1. To deliver quality healthcare
2. To deliver affordable healthcare
3. To deliver accessible healthcare

The needs underlying the above objectives are shared by all medical schemes. While in the past the establishment of networks tended to be associated largely with the "affordable healthcare delivery" objective and reducing costs, Ahmed emphasises that this is certainly no longer the case.



How do the Qalsas Provider Networks contribute to better quality?

Dr Ntuthuko Bhengu, Qalsas Provider Networks Executive, explains that the manner in which Qalsas manages the network supports far closer collaboration between the key players working towards delivering improved long-term health outcomes for the patient. Provider, managed care company, medical scheme and member all work together in order to achieve improved long-term health outcomes. Accessibility is a further key pillar. The Qalsas Provider Networks approach sets the target of ensuring that at least 90% of the scheme's members have access to a service provider within 10 km of their dwelling.

Example of a partnership in action

A good example of all parties working together to deliver better long-term health outcomes is the Bankmed General Practitioner Network. This is currently a large GP network of over 3 000 practitioners spread across the entire country, including many remote areas. Qalsas Provider Networks worked closely with the Independent Practitioners' Association (IPA) leadership in setting up the network, and continues to work closely with the IPA leaders in managing outcomes. Proof of how the various parties work together on an integrated basis to achieve the networks objectives is found in the Personal Health Assessment (PHA) which Bankmed wants all members over the age of 18 years to participate in. This is quite a challenge in a scheme the size of Bankmed. The scheme plays their role by ensuring the PHA is written into the scheme rules as an insured benefit and all members over 18 are entitled to at least one assessment per year. The General Practitioners in the network have a key role to play in conducting the PHA and, where high-risk individuals are identified, this information is channelled to the



managed care company – Qalsas – to facilitate early intervention. This could involve enrolment on the appropriate managed care programme and/or referral to the most appropriate practitioner. All parties benefit and are able to deliver more effectively within this integrated process.

Wide range of disciplines

While historically networks tended to focus primarily on the General Practitioner, nowadays the network concept has been extended to include a wide range of disciplines. The Qalsas Provider Networks department has established networks of GPs, pharmacists, hospitals (both public and private), emergency rescue services, as well as a dental network. They also have access to a group of practitioners specialising in the management of HIV and AIDS. Their offering is constantly evolving in line with the needs of clients and a new network currently in development is occupational health practitioners. A further new development is looking at how health assessments/risk identification interventions can also be applied within the pharmacy network.

Who can join the networks and what are the benefits?

The Qalsas provider networks are established on a willing provider basis. Any provider can join as long as they are willing to conform to the criteria established by that network. Certain networks require that practitioners are profiled. Providers are able to track their profile through a secure website – a great tool for tracking the performance of their practice. Depending on how the network is constructed, those providers who belong to the network may also benefit from an enhanced consultation fee structure. In some instances, this is linked to their profile category.

Leveraging mobile technology to make it easy for members

Certain networks have been very successful in leveraging technology to make it easy for their members to locate their nearest network provider. *Find a Service Provider* is a website that members of qualifying schemes have access to in order to locate their nearest or most conveniently situated provider who is part of the network. Providers across a range of disciplines are available. This functionality is also readily available to members through their mobile phone where they are directed to their nearest provider in a particular discipline through SMS. The Bankmed provider network also has this functionality in place.

Range of schemes

The Qalsia Provider Networks department has developed network solutions for a variety of medical schemes, with different member profiles and needs. In addition to the Bankmed network already mentioned, networks have been put in place for the Golden Arrow Employees' Medical Benefit Fund (GPs, dental, gynaecologist and hospital networks) as well as the Fishing Industry Medical Scheme – Fishmed (GPs, dental, gynaecologist, hospital and specialists).

Pharmacy networks for chronic medication on a designated service provider (DSP) basis have been established for the Engen, Foschini and Wooltru medical schemes, as well as two options on the NIMAS medical scheme.

Pharmacy networks also operate on a willing provider basis. Xolisa Morolo, Bankmed Networks Manager at Qalsia Provider Networks, says the growth of the Qalsia provider networks over the last year has been phenomenal, and it doesn't appear to be slowing. The collaborative approach of working together within an integrated process for the best long-term results certainly appears to present an attractive proposition to all parties.

Should you wish to find out how Qalsia Provider Networks could develop a network solution which meets the unique needs of your medical scheme, please contact your scheme's General Manager or Clinical Executive.



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Reporting that talks to your needs

The management of medical schemes gives rise to a highly complex, yet extremely valuable, data environment. The challenge is how to extract and interrogate the relevant data within this complex environment and present results in a format that meets the needs of medical scheme decision-makers and drives informed decision-making.

It is this challenge which faces the Qualsa Business Intelligence (BI) unit. After its launch in the second half of 2009, this unit was immediately tasked with the important priority of re-looking existing measurement reports and aligning them more closely to the needs of our medical scheme and employer group clients. In addressing this quest to obtain optimal value from the rich and complex scheme data environment, the application of clinical and actuarial expertise is vital. With this in mind, a thorough consultation process in the form of the Business Intelligence Forum has been established which facilitates the input of key internal stakeholders, in particular the Qualsa product owners (all leading clinical experts in their fields), actuarial resources and the clinical executives (familiar with the reporting needs of their medical scheme clients).



All are aligned behind one important mission – to produce user-friendly, easy-to-understand reports which present complex medical scheme data in a format that Boards of Trustees can readily access and call upon to make important decisions about the management of their schemes and the impact of the various managed care interventions.

The intention is to move from the complexity of thick, cumbersome, detail-intensive reports to simpler reporting formats that speak directly to the decision-making needs of clients.

Current thinking is around reporting formats that operate much like a “dashboard” – highlighting key indicators and measurements, flagging priority (red) issues and providing direction on alternative courses of action.

Although still very much work in progress, the foundations for delivering on these objectives are being laid at a rapid rate. A significant investment in capacity building has been made by recruiting and training the specialist resources required. Widespread consultation is taking place to ensure that reporting requirements take into account both actuarial and clinical viewpoints, and to ensure specific client needs are also fed into the specification of requirements. An assessment of Business Intelligence tools is currently underway and progress is already evident, with improvements in reporting turnaround times.

In the next edition of Our Q, we will provide a progress update on this priority project. If there are specific needs or issues from your medical scheme's point of view that you believe need to be taken into account, please speak to your scheme's Clinical Executive or General Manager, who will feed the requirement(s) through to the BI team.



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