

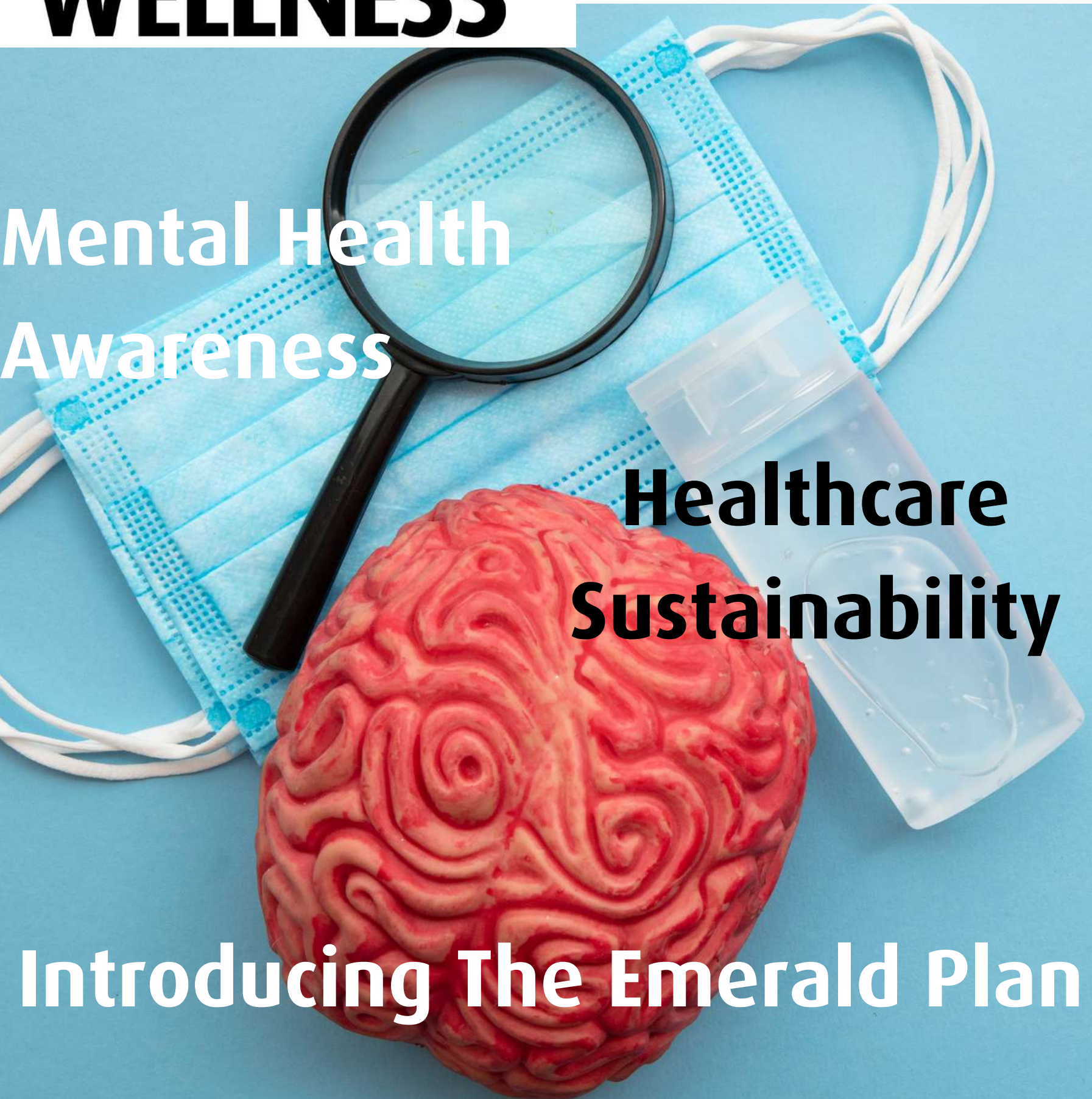
HEALTH & WELLNESS

FIRST MUTUAL
HEALTH

Mental Health
Awareness

Healthcare
Sustainability

Introducing The Emerald Plan



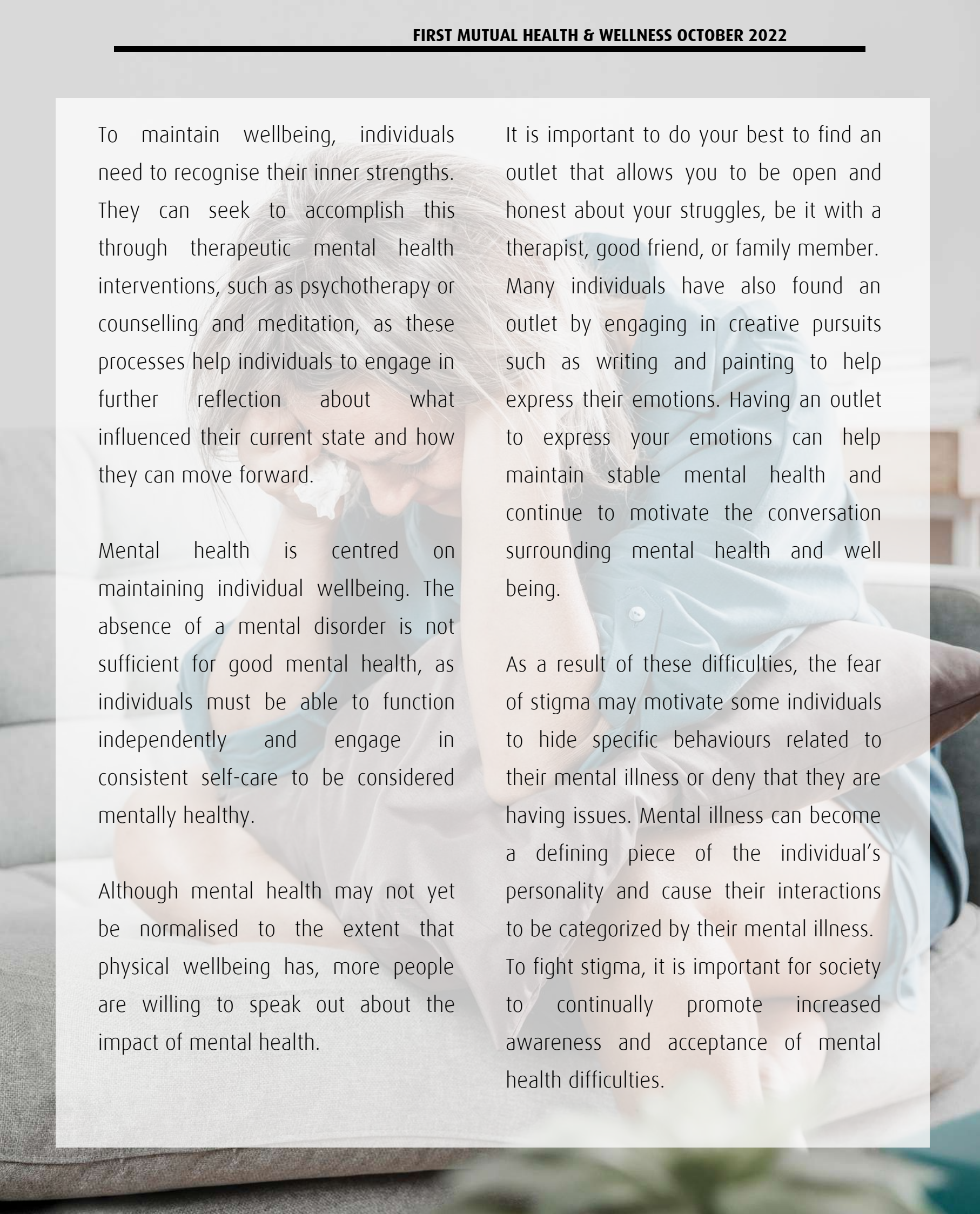


MENTAL HEALTH AWARENESS

Life's challenges if not managed well can lead to a mental breakdown which impact on good overall health. The subject of mental health cannot be overemphasised and as such it is important to keep sharing information and unpacking this topic.

According to World Health Organisation (WHO) Depression is the number one mental health illness. Impacting an estimated 300 million people, depression is the most-common mental disorder and generally affects women more often than men. When individuals are mentally healthy, they are able to realise their own capabilities, cope with the normal stresses of life, work productively, and make positive contributions to their community according to the World Health Organisation.

When individuals experience poor mental health, they may start to withdraw which manifests as depression and anxiety.



To maintain wellbeing, individuals need to recognise their inner strengths. They can seek to accomplish this through therapeutic mental health interventions, such as psychotherapy or counselling and meditation, as these processes help individuals to engage in further reflection about what influenced their current state and how they can move forward.

Mental health is centred on maintaining individual wellbeing. The absence of a mental disorder is not sufficient for good mental health, as individuals must be able to function independently and engage in consistent self-care to be considered mentally healthy.

Although mental health may not yet be normalised to the extent that physical wellbeing has, more people are willing to speak out about the impact of mental health.

It is important to do your best to find an outlet that allows you to be open and honest about your struggles, be it with a therapist, good friend, or family member. Many individuals have also found an outlet by engaging in creative pursuits such as writing and painting to help express their emotions. Having an outlet to express your emotions can help maintain stable mental health and continue to motivate the conversation surrounding mental health and wellbeing.

As a result of these difficulties, the fear of stigma may motivate some individuals to hide specific behaviours related to their mental illness or deny that they are having issues. Mental illness can become a defining piece of the individual's personality and cause their interactions to be categorized by their mental illness. To fight stigma, it is important for society to continually promote increased awareness and acceptance of mental health difficulties.

Widespread interventions to reduce stigma are found to have a greater impact on perpetuating long-term change surrounding awareness and knowledge of mental health.

Stigma surrounding mental health includes being negatively perceived by others because of mental illness. Specifically, it can lead individuals to be discredited by society and experience barriers surrounding employment, access to care, and social support.

Decreasing stigma could increase the likelihood that people with mental health conditions will seek help for their difficulties, allowing them to live more fulfilling lives.

Individuals with mental health conditions including depression, anxiety disorders, eating disorders and addictive behaviours often struggle with feelings of hopelessness and sadness. The magnitude of these conditions can cause individuals to withdraw from activities and people that help maintain their individual wellbeing.

Often, the most challenging part of getting help is initiating the process. Individuals can get so caught up in the difficult emotions surrounding mental health conditions that it might pose a barrier to seeking help.

Some strategies you can consider when encouraging someone to seek help include:

Approach the issue

Express your concern using “I” statements (e.g., “I am worried about you” instead of “You should”). Reassure them that you care about them and suggest that there are other outlets they can explore if they are not comfortable (e.g., mental health professionals, other friends, and family).

Address potential barriers

Anticipate potential barriers that the individual might face when seeking help. Offer to assist in research surrounding therapy options, transportation, and any insurance or cost concerns that might pose an issue.

Have appropriate expectations

Change takes time. As highlighted in these quotes, individuals can experience a wide range of difficult emotions when experiencing mental health-related conditions. Try to approach each situation with patience and understanding, even if there are setbacks.

Seek support for yourself

When helping others seek support, it is important to take care of yourself. Reach out for help if you need it and acknowledge your limits to preserve your mental health.

If you are helping others seek help for mental illness or trying to get support for yourself, it is important to remember that this is a process. Even if you experience setbacks, continue to persevere and believe that you or the person you are helping can overcome this.

Source: World Health Organisation



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First Floor, First Mutual Park, 100 Borrowdale Road, Borrowdale, Harare, Zimbabwe.

P O Box 1083, Harare | Tel: +263 (242) 886018-36

E-mail: info@firstmutualhealth.co.zw | Website: www.firstmutual.co.zw

WhatsApp: +263 778 917 309



HEALTH CARE SUSTAINABILITY

REDUCE FRAUD, WASTE AND ABUSE

The cost of healthcare continues to rise, year in year out. The inflationary pressure is the top discussion point but we seem to forget the three little words- Fraud, Waste and Abuse. The impact of fraud, waste and abuse on the rising cost of healthcare cannot be overlooked.

What is the exact meaning of Fraud, Waste and Abuse in Healthcare?

Fraud is intentionally performing acts of deception or wilful misrepresentation of facts for financial benefit. This could be done through knowingly billing for services or supplies that were not rendered, billing for non-existent prescriptions (phantom billing), or claims alterations for a higher pay-out.

Waste is the careless overuse of health services. This is done through conducting excessive visits to the doctor, writing excessive prescriptions, or ordering excessive laboratory tests.

Abuse and waste point to actions that may either directly or indirectly result in unnecessary health care costs. Best practice is not followed leading to expenses and treatments that are not required or repeat procedures by poorly trained staff without the actual intention of fraud.

Who can commit fraud?

Everyone can commit healthcare fraud, from doctors, patients, billing professionals including connivance between any parties involved in the healthcare delivery chain. As a healthcare provider – it is your duty to exercise care when claiming, and claim according to the tariff rules and only claim for services rendered. The ultimate responsibility for claims paid and funds remitted into your name lies with the professional service provider and ensure your staff is properly trained to bill accurately.

Due to the economic squeeze patients are often tempted to practice fraudulent activities often to assist relatives and friends not covered by medical aid. Fraud can be committed remotely by scammers, hackers and other people who can use membership cards to access service illegally.

How do I prevent it?

As a medical aid provider, we have prevention policies in place for avoiding and detecting healthcare fraud, waste, and abuse. Our organisational culture and ethics promote prevention, detection, and resolution of instances of conduct that may point to healthcare Fraud, Waste and Abuse. We provide training and education for doctors and staff at various platforms of engagement and the steps to take where fraud has been identified.

Service providers have a duty to:

- validate all membership cards prior to providing healthcare services
- Maintain a treatment record for each patient and properly document the services provided, ordered, and prescriptions that are written

- Ensure all bills or claims are submitted accurately and in a timely manner
- Avoid unnecessary drug prescription and/or medical treatment
- Report any suspicious activity to the fraud hotline

Healthcare fraud costs organisations billions of dollars in loss each year. The costly impact an investigation could have on your organisation's reputation and subsequent recovery of revenue lost through fraud is motivation enough to have processes in place to detect and prevent fraud and abuse. It is in the best interest of all stakeholders to protect healthcare funds for healthcare sustainability and protection of the future of the patients. The rising cost of healthcare might not be totally avoidable, but we can do our part and preserve funds through fraud prevention.

You and you and you can help eliminate, prevent and reduce healthcare fraud!!

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Some things just go together

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and more to come.

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P O Box 1083, Harare. | Tel: +263 (242) 886018 – 36
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I'M
NEW

INTRODUCING THE EMERALD PLAN

First Mutual Health is pleased to advise you all of the introduction of the Emerald Plan which was developed in response to member needs, following our research. The Emerald Plan is between the Ruby and Coral plan with the benefits being lower than those of the Ruby but higher than those of the Coral plan.

The Emerald Plan allows member access to private hospital facilities and related services; members will have access to Grade A to F hospital facilities. The First Mutual Health Fund will pay the full tariff for hospitalisation at Grade B to F facilities and 70% of the tariff at Grade A Hospitals. The Fund will pay in full for the First Mutual Health stipulated tariff award for all other medical disciplines. The Emerald Plan is currently available on the USD platform and will be rolled out on the RTGS platform effective 1 October 2022.

Should you require further clarification on the Emerald Plan benefits or guidance for pre-authorisation, please contact the claims team on claims1@firstmutual.co.zw. For further information, please contact our Client Relationship Management Team on 08677007432 /08677008826/0242251440, or info@firstmutualhealth.co.zw.

Frequently Asked Questions:

1. Who is First Mutual Health?

First Mutual Health is a leading medical aid insurance scheme in Zimbabwe that provides exceptional medical aid cover at competitive rates. With thousands of members cutting across a wide spectrum of the market from non-profit making organisations, government institutions, mining, education, to individuals and commerce, we offer the perfect blend of experience, agility and innovation to service our membership exceptional.

2. Who are the key stakeholders of First Mutual Health?

Members, Regulators and service providers

3. Who are the key regulators in the medical aid industry?

Ministry of Health and the Association of Healthcare Funders of Zimbabwe (AHFoZ)

4. Who are the key medical services providers?

Medical service providers are qualified health practitioner for example general practitioner, dentist, pharmacist, registered or licensed by Health Professions Authority of Zimbabwe, Medical and Dental Practitioners Council and is accredited by the Association of Healthcare Funders of Zimbabwe (AHFoZ) – or if practising in a territory outside Zimbabwe, registered or licensed as such with a similar body in that territory.

5. Who are the members?

Members are people who contribute towards the scheme. First Mutual Health has both individual and corporate members. Whereas an individual member is any person who is self-employed or financially independent and who is neither an employee nor a continuation member of a participating employer who can apply to become a member of First Mutual Health and corporate members means a company, organisation, statutory corporation, partnership, employer who contributes to the Scheme.



Living Beyond Breast Cancer

We celebrate women who have overcome the fight against breast cancer. Join in the conversation as we discover the road to recovery.

Date: Friday 21 October 2022
Time: 10:00AM - 11:00AM
Speaker: Dr O Chiguvare,
First Mutual Health
Head Managed Care

Microsoft Teams:
Meeting ID: 370 316 327 586
Passcode: apt4hL



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First Mutual Park, 100 Borrowdale Road, Borrowdale, Harare

Tel: +263 778 917 309 | +263 86 7700 7432

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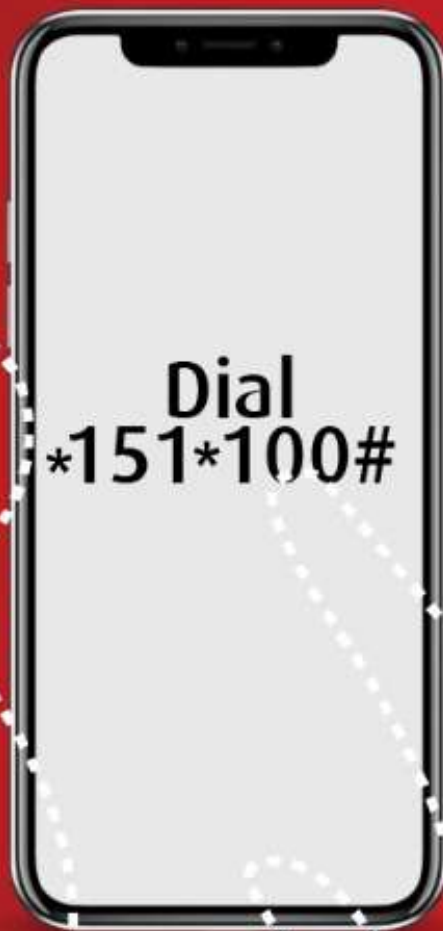
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First Mutual Park, 100 Borrowdale Road, Borrowdale, Harare

Tel: +263 778 917 309 | +263 86 7700 7432

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