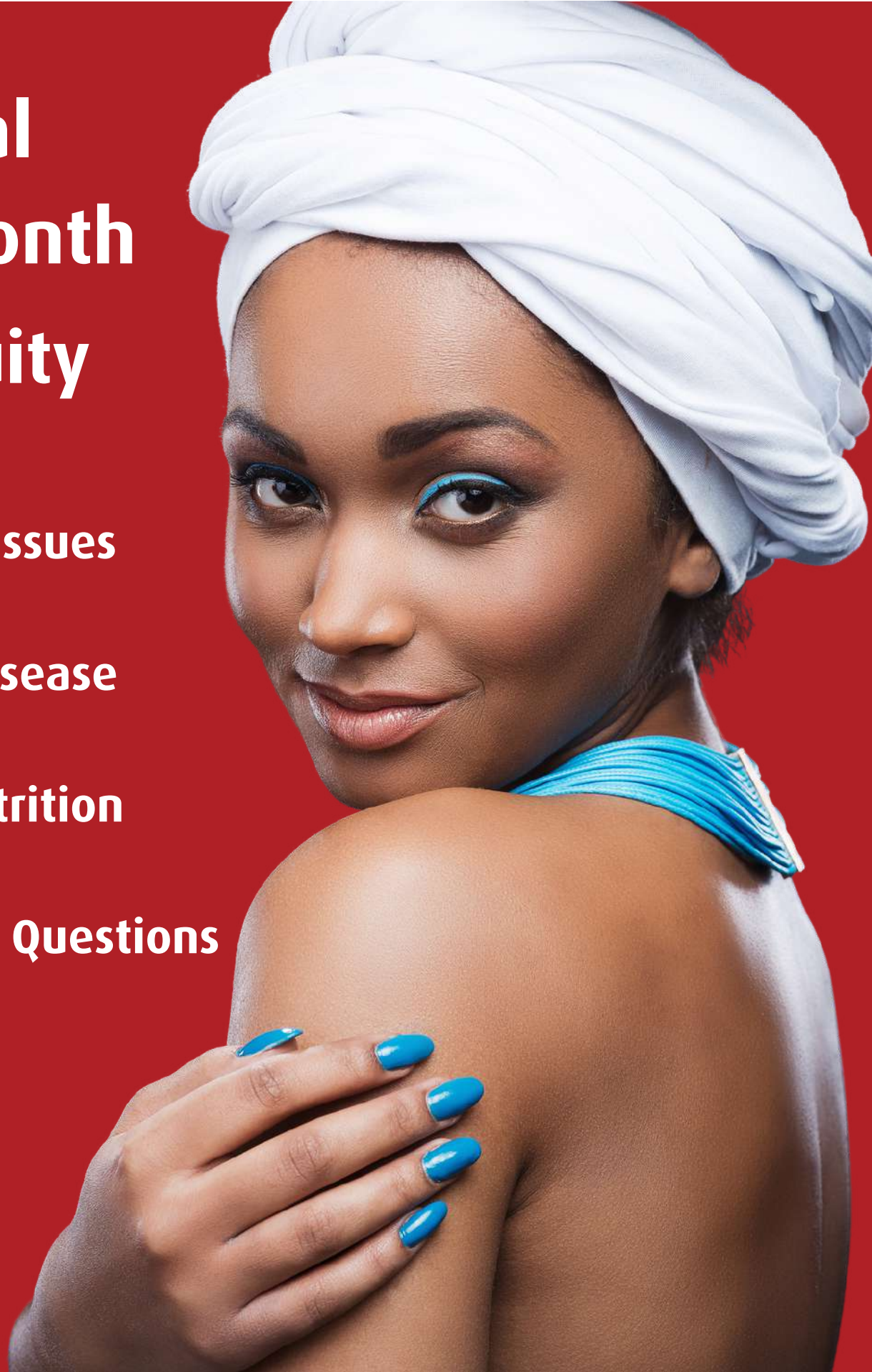
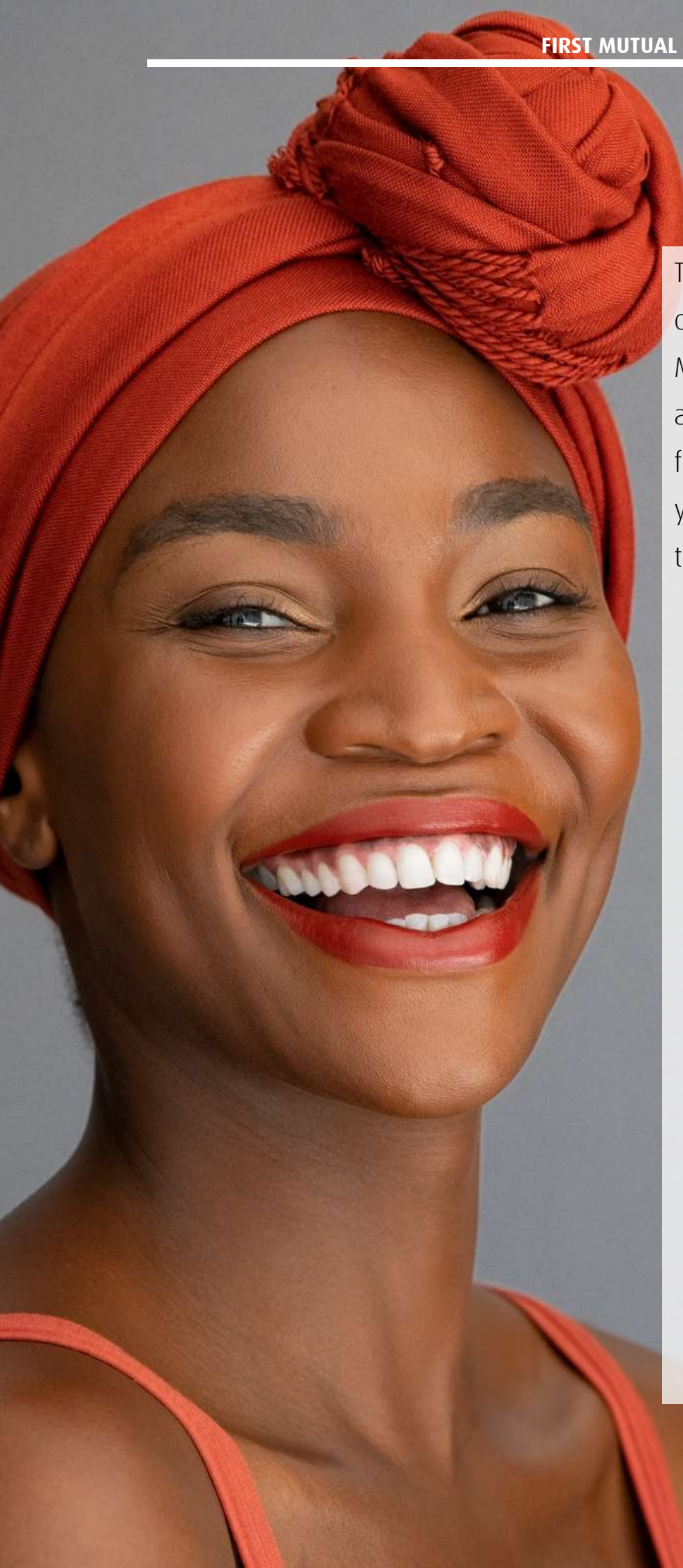


## International Women's Month #EmbraceEquity

- Women's Health Issues
- Chronic Kidney Disease
- Talking Home Nutrition
- Frequently Asked Questions





The month of March is associated with celebrating women globally and as First Mutual Health, we acknowledge and appreciate the important role by women in all facets of life. In this newsletter we share with you our valued clients, women's health issues that we should be wary of.



## **Cancer**

Two of the most common cancers affecting women are breast and cervical cancers. Detecting both these cancers early is key to keeping women alive and healthy. The latest global figures show that around half a million women die from cervical cancer and half a million from breast cancer each year. The vast majority of these deaths occur in low and middle income countries where screening, prevention and treatment are almost non-existent, and where vaccination against human papilloma virus needs to take hold.

## **Reproductive health**

Sexual and reproductive health problems are responsible for one third of health issues for women between the ages of 15 and 44 years. Unsafe sex is a major risk factor, particularly among women and girls in developing countries.

This is why it is so important to get services to the 222 million women who aren't getting the contraception services they need.

## **Maternal health**

Many women are now benefitting from massive improvements in care during pregnancy and childbirth introduced in the last century.

But those benefits do not extend everywhere and in the past years a significant number of women died from complications in pregnancy and childbirth. Most of these deaths could have been prevented, had access to family planning and to some quite basic services been in place.

## **HIV**

Four decades into the AIDS epidemic, it is young women who bear the brunt of new HIV infections. Too many young women still struggle to protect themselves against sexual transmission of HIV and to get the treatment they require.

This also leaves them particularly vulnerable to tuberculosis - one of the leading causes of death in low-income countries of women 20-59 years.

## **Sexually transmitted infections**

It is vital to do a better job of preventing and treating diseases like gonorrhoea, chlamydia and syphilis. Untreated syphilis is responsible for more than 200,000 stillbirths and early foetal deaths every year, and for the deaths of over 90 000 new-borns.

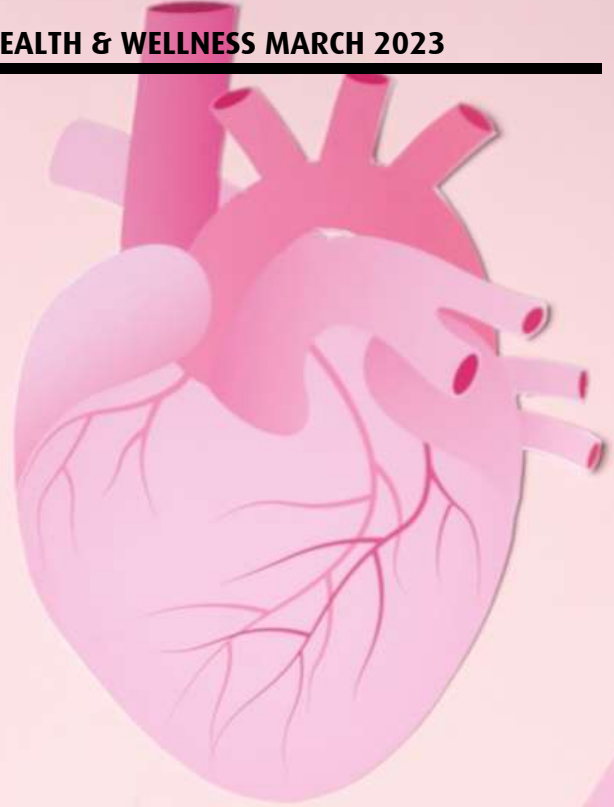
## **Violence against women**

Women can be subject to a range of different forms of violence, but physical and sexual violence, either by a partner or someone else – is particularly invidious. Today, one in three women under 50 has experienced physical and/or sexual violence by a partner, or non-partner sexual violence which affects their physical and mental health in the short and long-term. It's important for health workers to be alert to violence so they can help prevent it, as well as provide support to people who experience it.

## **Mental health**

Evidence suggests that women are more prone than men to experience anxiety, depression, and somatic complaints – physical symptoms that cannot be explained medically. Depression is the most common mental health problem for women and suicide a leading cause of death for women under 60. Helping sensitise women to mental health issues, and giving them the confidence to seek assistance is vital.

Source: WHO



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## What is Chronic Kidney Disease?

Chronic kidney disease (CKD) is a progressive loss in kidney function over a period of months or years. Each of your kidneys has about a million tiny filters, called nephrons. If nephrons are damaged, they stop working. For a while, healthy nephrons can take on the extra work. But if the damage continues, more and more nephrons shut down.

After a certain point, the nephrons that are left cannot filter your blood well enough to keep you healthy. When kidney function falls below a certain point, it is called kidney failure. Kidney failure affects your whole body, and can make you feel very ill. Untreated kidney failure can be life-threatening.

### What you should not forget

- Early chronic kidney disease has no signs or symptoms.
- Chronic kidney disease usually does not go away.

- Kidney disease can be treated. The earlier you know you have it, the better your chances of receiving effective treatment.
- Blood and urine tests are used to check for kidney disease.
- Kidney disease can progress to kidney failure.

### Kidney Diseases are Common, Harmful and often Treatable

**Common:** Between 8 and 10% of the adult population have some form of kidney damage, and every year millions die prematurely of complications related to Chronic Kidney Diseases (CKD).

### Harmful

- The first consequence of undetected CKD is the risk of developing progressive loss of kidney function that can lead to kidney failure (also called end-stage renal disease, ESRD) which means regular dialysis treatment or a kidney transplant is needed to survive.

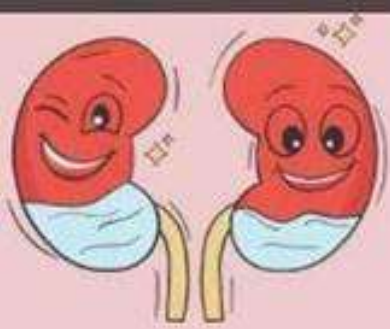
- The second consequence of CKD is that it increases the risk of premature death from associated cardiovascular disease (i.e. heart attacks and strokes). Individuals who appear to be healthy who are then found to have CKD have an increased risk of dying prematurely from cardiovascular disease regardless of whether they ever develop kidney failure.

### **Treatable**

If CKD is detected early and managed appropriately, the deterioration in kidney function can be slowed or even stopped, and the risk of associated cardiovascular complications can be reduced.

Source: [www.worldkidneyday.org](http://www.worldkidneyday.org)





# What can you do for your kidneys?

Kidney diseases are silent killers, which can largely affect your quality of life. There are several ways to reduce the risk of developing kidney disease.

## **Keep fit, Be active**

This can help to maintain an ideal body weight, reduce your blood pressure and the risk of Chronic Kidney Disease.

## **Eat a healthy diet**

This can help to maintain an ideal body weight, reduce your blood pressure, prevent diabetes, heart disease and other conditions associated with Chronic Kidney Disease.

Reduce your salt intake. The recommended sodium intake is 5-6 grams of salt per day. This includes the salt already in your foods. (around a teaspoon). To reduce your salt intake, try and limit the amount of processed and restaurant food and do not add salt to food. It will be easier to control your salt intake if you prepare the food yourself with fresh ingredients.



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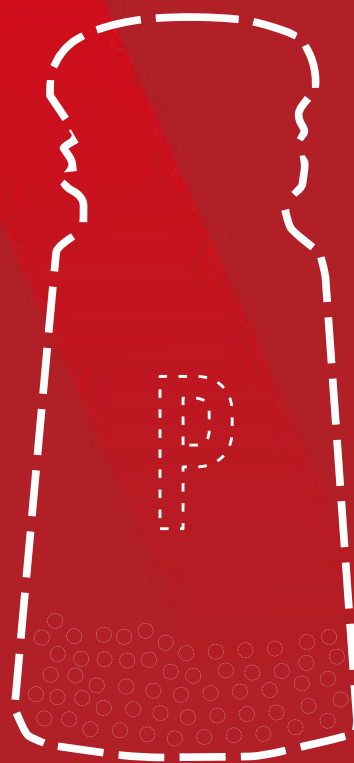
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just go together**

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## Frequently Asked Claims Related Questions

Dear Valued Member

In order to enhance your understanding of our claims process find below a list of frequently asked questions and answers:

### Pre-Authorisations

#### 1. What is a pre-authorisation?

- A pre-authorisation is issued by the fund as a confirmation of the level of cover to be given for a medical expense

#### 2. When is a pre-authorisation required?

Some of the instances where pre-authorisation is required are listed below

- When undergoing a procedures such as an operation, scan , where the service provider issues a member with an invoice
- Ambulance services ( service providers receive authorisation through our contact centre)
- Procurement of spectacles
- Foreign Specialist Treatment

NB: The list above is not exhaustive and in instances when you are unsure about the need for a pre-authorisation, kindly contact our claims department for assistance.

#### 3. How do I submit my quotation to First Mutual Health for pre-authorisation?

There two ways one may submit quotations for pre-authorisations

- Invoices may be submitted to via email to [claims1@firstmutual.co.zw](mailto:claims1@firstmutual.co.zw)
- Members may walk into our service centres for assistance

#### **4. What information should be indicated in the email body for submission of the invoice?**

- In order to ensure quick processing of the pre-authorisation, the email should state the membership number and the suffix of the patient receiving treatment

#### **5. What is the turnaround time once I submit the quotation via email?**

- In the case of submissions via email, the turnaround time is 24 hours where all relevant information is provided to enable processing.

### **Claims Submission**

#### **Cash Claims**

#### **6. What happens when I pay cash for medical services?**

- In instances where a member pays cash for reimbursable medical services that they are eligible for, the fund will process a reimbursement up to the amount covered as per tariff and category

#### **7. What currency will my claim reimbursements be paid in?**

- The reimbursement of claims is done in the currency which members remit contributions.
- Members on the Standard and Gold Indexed category will receive reimbursements in local currency
- Members on the Gold USD will receive reimbursements in USD.

#### **8. What are the documents required for claims submissions?**

##### **Drug Claims**

- Printed Drug Claim Form as issued: – completed, stamped by provider and signed
- Prescription copy
- Receipt

##### **Laboratory and Radiology Claims**

- Laboratory Request
- Completed, signed and stamped claim

## **Pre-admission Covid-19 PCR Test / Rapid Test**

- Completed, signed and stamped claim form
- PCR certificate
- Receipt

## **Other Claims**

- Completed, signed and stamped claim form
- Receipt

NB: Additional information may be required depending on procedures undertaken

Paper claims may be submitted at any of our offices countrywide. Members are encouraged to share their updated bank details to avoid delays in the payment of reimbursements.

## **9. What is the turnaround time for claims processing?**

- The turnaround time for claims processing is 21 days.

## **10 .How do I receive a notification that my claims have been paid?**

- A claims remittance notice will be shared via email once the payment run is done

## **11. If I have a cash claim what is the cut off period for submission to FMH?**

- Claims must be lodged within 3 months of the service having been rendered

## Talking Household Nutrition

### Nutritious Foods

For a good, healthy functioning body, eat a wide range of different foods from the 5 food groups namely staples, legumes, animal food, fruits and vegetables and oils daily.

### Energy Giving

Includes the carbohydrates (constituting the staple food crops) and foods containing fats and oils (includes sesame oil, groundnut oil). Staples include foods such as maize, sorghum, millet, potatoes, and cassava which provides the body with energy and strength when eaten. Eating too much energy-food is bad for your health. In each meal the amount of staple food eaten should be no larger than the size of your fist. Fats should be consumed in small quantities equivalent to the size of the tip of your finger.

### Body Building

Includes the legumes and animal products. These contain proteins which help with growth and repair of worn-out body tissues.

Animal products includes eggs, meat, fish, milk and are an excellent source of proteins and good source of vitamins and minerals. Legumes includes cowpeas, groundnuts and beans which provides the body with protein, energy, vitamins, minerals, and fibre. In each meal have a serving of body-building food the size of your palm.

### Protective Foods

Includes fruits and vegetables. These foods help to fight off infections. It is recommended that adults eat the size of their 2 fists of vegetables and at least 5 different fruits and vegetables each day. Minerals help to build healthy and strong bones and teeth and helps improve the concentration of blood. Dark green leafy vegetables including local traditional vegetables are a good source of iron, calcium, and B vitamins.

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