

Your health is your biggest asset

There is a strong link between the health sector and South Africa's GDP. Consider the obvious fact that when you are sick you don't go to work: the company you work for loses productivity, and as a result so does the country's economy. Conversely, if healthcare is improved to the point that even when you do face the unfortunate circumstance of falling sick, you recover quickly and go to work, productivity increases, which in turn benefits the company while building the nation's economy.

Medshield is 51 years old, driven by its mission to provide access to affordable high-quality healthcare through partnerships—a goal that the company continues to fulfil in every way possible. Leadership sat with Medshield Medical Scheme's Principal Officer, Thonshan Naidoo, who expanded on the company's vision of caring about all and ensuring there is a healthier South Africa for all of us through providing access to affordable healthcare.

"Good health is not just a thing for the affluent and those who can afford it. Everyone deserves this privilege," Naidoo explains, adding that the organisation is committed to being part of all South Africans' medical journey. Paying special attention to those who previously felt that healthcare is an unnecessary expense, Medshield is creating a platform where all South Africans have access to quality healthcare.

"The average consumer would gladly pay R2 000 for their car insurance because they regard it as an asset. If something were to happen to that car, it would be repaired 100% to its new look by the insurance. Unfortunately when the average medical aid member has to pay a similar amount of R2 000 towards a medical scheme, it's considered a grudge purchase, when in fact that R2 000 will and could possibly make a difference between life and death," says Naidoo.

Naidoo's background has had a major impact on his diverse skill set. "I have had the opportunity to expand my knowledge and my leadership skills from across a number of



Thonshan Naidoo, Principal Officer

environments. I was born in KwaZulu-Natal, but I went to study in Cape Town, at the University of Cape Town (UCT), and I graduated from UCT with a Masters in Electrical Engineering. I eventually specialised in CT Scans for industrial purposes, which, in hindsight, was my starting point. Thereafter, armed with a deep technical knowledge of engineering coupled with the necessary theoretical understanding, I went into the industry, starting off at Sasol in the petrochemical industry and soon realised there was a big demand for business-related skills."

The desire to enhance his business skills led him to completing an MBA after which he spent years in the banking sector and in management consulting at ABSA. From ABSA he made the life-changing transition to healthcare, joining Discovery Health in 2012 and performing a strategic role that required him to report to the CEO, Jonathan Broomberg. Opportunity to take a leadership role at Medshield presented itself and Naidoo was faced with a chance to create his own legacy, and he jumped at the opportunity.

"We exist as a not-for-profit entity so we are constituted and our sole existence is for our members," he explains.

At the core of the organisation's decision-making process is the determination to ensure that members are protected against catastrophic medical occurrences. In 2017, for example, a 70-year-old member of the scheme was being treated for acute respiratory distress, and their bill came up to R6.6-million. Naidoo confides, "I can confidently tell you, we paid for it. That member did not have R6.6-million in his bank account, I don't have R6.6-million in mine, and I don't think many people would, at the very least not the average member. If that member had to cover that cost of R6.6-million, it would have taken him 118 years of his monthly contributions."

Healthcare is a hugely complex industry, because you're faced with conditions that are unpredictable. Medshield is committed to exercising its vision while paying special attention to clients' needs. According to Naidoo, "There are three main things that members of Medshield demand. First, they require increased access to healthcare; second, improved quality of healthcare; and third, consistently affordable

private healthcare. We try to sustainably balance members' needs with the needs of stakeholders such as hospitals, healthcare providers and doctors, in order to give them value.

"Our strategy is focused on our members health—the healthier our members, the fewer claims we receive, the lower our annual contribution increase, making our service delivery sustainable."

Hosting wellness days helps encourage members to take preventative care that could save their lives. Naidoo says early this year he officially sanctioned what is referred to as

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a Research and Development Lab, which is a weekly forum that exposes new ideas and discusses product designs.

"This is a great way of systematizing innovation. Recently we launched a couple of innovative products through our loyalty programme, which led us to teaming up with two great companies: Just Rewards, gives free legal advice over the phone, and gives members a discount off their petrol if they fill up at Shell service stations. The other company is Elevate

who is a health and wellness portal that tracks and stores your health records. These incentives through member collaborations encourage members to be healthy," he says.

Naidoo feels technology can play a critical role in ensuring members are more empowered about their health. Lowering barriers to affordable, quality healthcare and increasing convenience to members.

"South Africa has one of the best private healthcare systems in the world; we compete in the top five spots of the private healthcare system in the world. Despite this remarkable fact, we have been very slow to adopt virtual healthcare solutions that are commonplace across the globe," he says.

To bridge the healthcare gap in South Africa, Medshield launched Medshield SmartCare, which has paved the way for the adoption of telemedicine in the country.

"Through sustainable partnerships with clinics and pharmacies, a member can go see a nurse who will conduct an initial assessment based on the patient needs and if necessary, dial up a GP who does a virtual consultation. Together they decide on how you should be treated and both give you guidance. This puts the trust back into healthcare. Since this programme's launch in July it has received positive feedback, as it's a way of accessing a GP at the weekend. Technology is increasing access, and we have bridged the communication gap as we are partnered with doctors that speak 11 languages."

Naidoo feels that technology does not remove the need for GPs but it does make them more efficient. "I have learnt many great lessons through my experiences, but the greatest one I've learned to date is that good leadership doesn't come from sitting in a corner and letting somebody else do the work.

Great leadership comes from having the courage to take a stance and do something differently, even if that difference means you might go through a bit of a valley before you see the joy. If you look at some of the greatest people in the world, they always had to experience challenges.

"Nothing great is achieved by sitting back and doing easy things. It is only achieved by taking and tackling the hardest problems you have out there," he concludes. ▲