**105026: Occupational Certificate:**

**Financial Advisor**

**Module 3**

**Health Care Benefits Advisory Services**

**SAQA ID: 105030**

**NQF Level 5**

**72 credits**

**LEARNER RESOURCE GUIDE**

TABLE OF CONTENTS

[Module 3: Health care benefits advisory services 1](#_Toc32392438)

[SECTION A: INTRODUCTION 3](#_Toc32392440)

[SECTION B: KNOWLEDGE MODULE RESOURCES 4](#_Toc32392441)

[LEARNING MODULE: Health care benefits advisory services 4](#_Toc32392442)

# SECTION A: INTRODUCTION

**ABOUT THIS GUIDE**

This Resource Guide is serves as an additional source of information containing information which is related to your learning material and, must be read in conjunction with the Occupational Certificate: Financial Investment Advisor – Module 3: Health care benefits advisory services. The guide will cluster resources and information as per the qualification criteria.

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|  | **Resources** During the contact session, your facilitator will refer to the resource guide where required – so please make sure you have it with you! |

# SECTION B: KNOWLEDGE MODULE RESOURCES

## LEARNING MODULE: Health care benefits advisory services

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| --- | --- | --- |
| **Subheading** | **Source** | **Summary** |
| **1.1 Medical scheme or insurance?** | <https://www.keyhealthmedical.co.za/articles/199-what-is-a-medical-scheme-and-how-does-it-work>  <https://www.health24.com/Medical-schemes/Choosing-a-medical-scheme/Medical-schemes-the-basics-20120721>  <https://www.discovery.co.za/medical-aid/how-medical-schemes-work>  <https://www.selfmed.co.za/medical-funds-what-funds-a-medical-scheme/>  <http://www.treasury.gov.za/public%20comments/Demarc/Annexure%20B.pdf>  <http://www.medicalschemes.com/files/CMS%20News/CMSNews1Of2010_2011.pdf>  <http://ftp.bhfglobal.com/medical-schemes-qa-h-how-a-medical-scheme-works>  <https://businesstech.co.za/news/lifestyle/173791/__trashed-21/>  <https://www.fin24.com/Money/Health/your-medical-schemes-reserves-could-be-costing-you-money-20160927>  <https://www.alexanderforbes.co.za/download/afo/research/Asset%20Consulting%20Surveys/13789-D-2017-11.pdf>  <https://ehealthnews.co.za/medical-funds-administration-schemes/>  <http://www.compcom.co.za/wp-content/uploads/2018/07/ANNEXURE-5.2-MEDICAL-SCHEME-GOVERNANCE.DOCX.pdf>  <https://www.medicalschemes.com/Content.aspx?141>  <http://www.businessdictionary.com/definition/duties-of-trustee.html>  <https://blog.oneplan.co.za/Blog/2019/5/14/i-dont-get-it-why-is-health-insurance-more-affordable-than-medical-aid->  <https://www.hippo.co.za/medical-aid-quote/medical-insurance-vs-medical-aid/>  <https://www.gov.za/documents/insurance-act-18-2017-english-afrikaans-18-jan-2018-0000>  <https://www.iol.co.za/personal-finance/how-new-health-cover-regulations-affect-you-9708008> | The difference between medical schemes and medical insurance policies is outlined |
| **1.2 New generation medical schemes** | <https://www.genesismedical.co.za/industry-news/medical-scheme-non-disclosure-a-risk-never-worth-taking-part-2/> | New generation medical schemes are differentiated from traditional medical schemes. |
| **1.4 Terminology for medical schemes** | <https://www.fanews.co.za/article/healthcare/6/medical-schemes/1078/medical-aid-waiting-periods-and-late-joiner-penalties-what-how-why/23074>  <https://www.genesismedical.co.za/scheme-benefits/pro-ration-medical-aid-benefits/>  <https://www.vitacare.co.za/medical-aid-membership-pre-existing-conditions-waiting-periods/>  <https://www.medicalaide.co.za/medical-aid-exclusions-for-pre-existing-conditions/> | Different terminologies like medical savings account, late joiner penalty fee, etc are explained |
| * 1. **Rationale for managed care** | <https://www.nfb.org/images/nfb/publications/vodold/mngdcare.htm>  <https://en.wikipedia.org/wiki/Managed_care>  <https://www.jstor.org/stable/41344866?seq=1#page_scan_tab_contents>  <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1447691/>  <https://www.iol.co.za/personal-finance/medical-cover/sponsored-content-what-is-managed-care-and-how-can-it-help-me-2095617>  <http://www.arthritis.co.za/managed%20care.htm>  <https://medlineplus.gov/managedcare.html> | The reasons why managed care was introduced are given |
| **2.3 Managed care programs** | <https://www.ajol.info/index.php/samj/article/viewFile/155955/145582>  <https://pediatrics.aappublications.org/content/132/5/e1452>  <https://www.apta.org/WhatIsUM/>  <https://en.wikipedia.org/wiki/Utilization_management>  <https://www.simplifyhealth.co.uk/expert-perspective/press-office/news/utilisation-management-explained-in-5-steps.html>  <https://www.ncbi.nlm.nih.gov/books/NBK234995/>  <https://smallbusiness.chron.com/examples-utilization-management-activities-35820.html>  <https://www.gems.gov.za/en/members/programmes/disease-management>  <http://www.medscheme.com/products-and-services/health-administration/integrated-disease-management/>  <https://www.wellsteps.com/blog/2018/07/04/reasons-to-have-a-wellness-program-benefits-of-wellness/>  <http://www.tfgmedicalaidscheme.co.za/schemes/tfg/wellness-programme>  <https://www.fedhealth.co.za/zoom-on-benefits/corporate-wellness-sisters-on-site/>  <https://www.bonitas.co.za/members/wellness/>  <http://www.geom.uiuc.edu/usenate/payreport/how.html>  <https://www.verywellhealth.com/ways-to-get-paid-2317554> | Different programs that enhance the concept of managed care are explained. |
| **3.1 Fraud in health benefits administration environment** | <https://en.wikipedia.org/wiki/Fraud>  <http://www.businessdictionary.com/definition/fraud.html>  <https://dictionary.cambridge.org/dictionary/english/fraud>  <https://www.law.cornell.edu/wex/healthcare_fraud>  <https://en.wikipedia.org/wiki/Health_care_fraud>  <https://www.nhcaa.org/resources/health-care-anti-fraud-resources/consumer-info-action.aspx>  <https://www.iol.co.za/personal-finance/over-servicing-unregulated-tariffs-driving-up-medical-costs-11050801> | The concept of fraud is explored |
| **3.3 Investigating fraud** | <https://www.healthleadersmedia.com/finance/red-flags-fraud>  <https://www.ruaneattorneys.com/10-signs-of-healthcare-fraud/>  <https://www.healthman.co.za/Content/Images/hpcsafraud.pdf>  <https://www.acfe.com/uploadedFiles/ACFE_Website/Content/documents/Sample_Fraud_Policy.pdf>  <https://www2.deloitte.com/nz/en/pages/finance/articles/fraud-policies-why-you-need-one.html>  <https://www2.deloitte.com/content/dam/Deloitte/xe/Documents/About-Deloitte/mepovdocuments/mepov8/dtme_mepov8_keep-calm-carry-on.pdf>  <https://www.linkedin.com/pulse/4-steps-take-you-suspect-fraud-your-company-part-1-2-suzanne-t-/> | The procedure to be followed when investigate fraud is explained. |
| **3.5 Fraud control mechanisms** | <https://getreferralmd.com/2014/03/top-5-tools-health-administrators/>  <https://www.nap.edu/read/21794/chapter/7#246> | Mechanisms of mitigating fraud are explained |
| **4.1 Client health care needs** | <https://www.gems.gov.za/en/members/join-gems/application-forms>  <https://www.sun.ac.za/english/human-resources/Documents/HR%20WEB%20-%20MHB%20WEB/Documents-Dokumente/Policies>  <http://www.polmed.co.za/wp-content/uploads/bsk-pdf-> | Different needs of clients which make them select certain products are explained |
| **4.3 Rules and regulations** | <https://www.google.co.za/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&ved=2ahUKEwjMsoCr0-_iAhX3SBUIHeFfAYwQFjAAegQIABAC&url=http%3A%2F%2Fftp.bhfglobal.com%2Ffiles%2FConfidentiality%2520of%2520Health%2520Information.doc&usg=AOvVaw1Tn0AvYoNraTTiVrYN61xj> | Examples of medical scheme rules |
| **5.4 Documentation storage and access** | <https://www.fin24.com/Money/Health/10-things-your-medical-scheme-cannot-do-20160413>  <https://www.bizcommunity.com/Article/196/716/138476.html>  <https://www.moonstone.co.za/record-keeping-relief/>  <https://www.medicalprotection.org/southafrica/casebook/casebook-may-2013/understanding-popi>  <https://www.medicalbrief.co.za/archives/non-disclosure-doctors-not-attack-medical-schemes-acting/>  <https://nondisclosureagreement.com/hipaa.html> | The different methods of storing claims are explained |
| **6.1 The goals of the national health policy** | <http://www.health.gov.za/index.php/nhi>  <https://www.hst.org.za/publications/South%20African%20Health%20Reviews/1%20Health%20Policy%20and%20Legislation.pdf>  <https://www.parliament.gov.za/storage/app/media/Docs/bill/8c2da6fa-72c5-449d-b33e-f7f5c2c28196.pdf>  <https://www.sanlam.co.za/simekahealth/marketinsights/articles/Pages/proposals-for-health-amendment-bill.aspx>  <https://www.iol.co.za/business-report/economy/here-the-changes-that-will-be-made-to-medical-schemes-act-15635820>  <https://businesstech.co.za/news/government/253207/these-are-the-10-massive-medical-aid-changes-you-need-to-know-about/> | The concept of the National Health Policy is explained |
| **6.2 The effectiveness of the current regulatory environment in support of the government’s goals for healthcare.** | <https://www.medicalschemes.com/>  <https://businesstech.co.za/news/motoring/285654/the-road-accident-fund-is-getting-replaced-heres-how-the-new-system-will-work/>  <https://www.gov.za/documents/competition-amendment-act-18-2018-englishafrikaans-14-feb-2019-0000> | Different legislations are explained and their role in enhancing the National Health Insurance |
| **6.3 the potential costs of national health policy on medical schemes** | <https://www.iol.co.za/personal-finance/what-is-the-risk-equalisation-fund-997315>  <https://www.fin24.com/Economy/Risk-equalisation-fund-needed-20040224>  <http://www.heathermcleodnz.com/risk-equalisation/4580338214> | The monitory costs for the National Health Insurance |
| **6.4 Investigate industry initiatives in response to the national health policy.** | <http://www.medicalschemes.com/files/Circulars/Circular42of2018.pdf> | The reaction form different stakeholders with regards to the National Health Insurance |
| **7.1 Risks in a medical scheme** | <https://www.stakeholdermap.com/risk/risk-definition.html>  <http://www.businessdictionary.com/definition/risk.html>  <https://www.fin24.com/Money/Health/what-to-know-about-medical-scheme-members-20161226>  <https://www.momentum.co.za/for/you/media/medical-scheme-sustainability-important>  <https://www.metropolitanhrm.co.za/default.aspx?6eCAog1b4SdRQwS363Sp27t9N2p2XCoHLjrU7Y0UZXlwq525eAOBaILhTsuMxxoGXs+PSmrolsI=>  <https://www.bpmas.co.za/default.aspx?s8p/yeruyOMiFb6QkYiDUpPFy9pWthzaBZtFV9c75fWOJ+u7Ns4SD3iQ0QzsUXqYbW1qthwx0kWqPqlXnBmClg==>  <https://www.bankmed.co.za>  <http://www.lahealth.co.za/schemes/lahealth/international-claims>  <http://www.hr.uct.ac.za/hr/benefits/healthcare/medicalaid_policy>  <https://www.avert.org/professionals/hiv-around-world/sub-saharan-africa/south-africa>  <https://www.gov.za/speeches/world-tb-day-2018-30-nov-2017-1109>  <https://www.tbfacts.org/tb-statistics-south-africa/>  <https://www.thedti.gov.za/parliament/StratPlans_APPs/NCC2017-AnnexureB.pdf>  <https://www.coso.org/Pages/default.aspx>  <https://info.knowledgeleader.com/bid/161685/what-are-the-five-components-of-the-coso-framework>  <https://www.thebalance.com/sarbanes-oxley-act-of-2002-3306254>  <https://www.coso.org/Pages/default.aspx> | Inherent risks in medical schemes are explored |
| **8.4 Credit rating** | <https://www.db.com/company/en/debt.htm>  <https://www.investopedia.com/terms/s/sovereign-credit-rating.asp>  <https://en.wikipedia.org/wiki/Standard_%26_Poor%27s>  <https://www.standardandpoors.com/en_US/web/guest/home> | The effect of credit rating on the medical scheme’s performance |
| **9.1 Health economics** | <https://www.aeaweb.org/resources/students/what-is-economics>  <https://www.econlib.org/library/Topics/College/whatiseconomics.html>  <https://www.soas.ac.uk/cedep-demos/000_P542_EP_K3736-Demo/unit1/page_07.htm>  <http://www.bandolier.org.uk/painres/download/whatis/What_is_health_econ.pdf>  <https://pmj.bmj.com/content/79/929/147>  <https://www.freeeconhelp.com/2011/06/five-fundamental-principles-of.html>  [www.ecnmy.org](http://www.ecnmy.org)  [www.investopedia.com](http://www.investopedia.com)  [www.shopify.co.za](http://www.shopify.co.za)  <https://www.freeeconhelp.com/2011/05/opportunity-cost.html>  <https://www.yhec.co.uk/glossary/opportunity-cost/>  <https://www.healthknowledge.org.uk/public-health-textbook/medical-sociology-policy-economics/4d-health-economics/marginal-analysis>  <https://study.com/academy/lesson/economic-incentives-definition-examples-quiz.html>  <https://accesspharmacy.mhmedical.com/content.aspx?bookid=462&sectionid=41100767#7965228> | The concept of health economics is explained |