

BizNews Inside COVID-19 Podcast

Transcript: Alec Hogg interviews Nonku Pitje, head of Employee Health Solutions at Discovery  
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	Speaker	Dialogue	
	Alex Hogg	Well as we go into level 3, there are going to be a lot of people coming back to work. 1.2 million. Housekeepers, gardeners or caregivers who have been at home away from their employers. Welcome to Nonku Pitje who's head of Employee Health Solutions at Discovery. You guys have just introduced something that's quite phenomenal. Take us through it.	04:08
	Nonku Pitje	Thanks Alec, I'm actually super excited. We do a lot of things, I think, at work, but this is something that's really close to my heart, because I really believe that for the first time, there's a real solution that is 1, affordable, but solves a real need in terms of providing private healthcare for our household employees. I think for a very long time, we see them as extensions of our homes, you know, your domestic worker, your gardener, your caregiver but it hasn't always felt like it's accessible or affordable to be able to provide them with this. So, really, maybe at a very high level, in terms of a summary, this is basic, private healthcare. It's called Discovery Primary Care for Households. It's priced at R249 and for that, just to give you a sense of what you get; you get unlimited nurse visits, unlimited GP consultations, the medications that go with that, dentistry, optometry, HIV management, flu vaccine, just to name a few things in that basket. So I think, a really powerful hopefully offering, that employers that have been seeking a solution and have thought there's no solution, or an affordable solution can really invest meaningfully for their employees, their household employees	05:23
	Alex Hogg	So has this been brought about by COVID-19?	05:26
	Nonku Pitje	Oh! Definitely not. So, we've been offering Discovery Primary Care to employers for probably the last 3 and a half years. We've really focused initially on offering it to corporate employers. And the reason for that was when you in the game, you want to learn from the game. We wanted to really understand the journey and there are many employers that have come along with us in this journey. Now that we thought it was the right time to be able to provide it at another level, also at even a broader scale. So, I think what is quite powerful right now is that we've really learnt so much about the journey; about	06:21

		making sure that the access points are easy, about making sure that an employee is never asked to pay a co-pay or pay out of pocket, when they are in this healthcare journey. And it was at his point in time that we were ready then to make it almost accessible more broadly to sort of, the masses	
	Alex Hogg	There's no doubt that with COVID-19, when people do come back to work; housekeepers and gardeners and caregivers and the like, that there is a higher risk	06:31
	Nonku Pitje	I mean, There's a risk no matter where you come, you know, as long as you're going to work and I guess you are engaging with people, the risks exist whether you're a big corporate or you're coming into a household as in household employees. So, we've definitely responded to the COVID need. To not do that would almost feel criminal. Just like we did in the medical scheme, we have in terms of this health insurance product. So, we provide, I mean, there are a few things that we're doing that we think will really support employers and their employees in the household as they come back. So, 1 is that we're going to provide a pre-screening so that an employer can get access, or the employee themselves to pre-screening. We're also going to be able to support with a virtual consult, should the pre-screening come out as at risk. And we're doing this with our relationship with Vodacom and Discovery in terms of virtual consult. So, free of charge, that will be available to all household employees on this product. In addition to that, what we've also done is, we've actually built a basket of care that responds to COVID-19 within the product. So, we pay for certain tests, so positive tests we'll pay for, and we pay for a basket of treatment. So, very much, we are responding, and we want to support. We are also dropping the waiting period in this regard for COVID-19 specific issues and illnesses. We are dropping that to a month. So, our general waiting period for the, for access is three months but for this in particular, we want to make sure that we can support as quickly as possible; be part of the solution in terms of prevention, education and treatment	08:07
	Alex Hogg	If you have a housekeeper who is now coming back to work, if you pay R249 a month, that housekeeper will be covered not just for COVID-19 but into the future as well?	08:22
	Nonku Pitje	So, primarily, for R249 you will get the unlimited nurse visits, unlimited GPs, dentistry, optometry, HIV management and treatment, wellness screenings – so that would be similar to glucose, cholesterol etc. as well as a flu vaccination. Over and above that, in response to COVID-19, not just as you start work or as you start getting this cover, at any	09:27

		<p>point in time where you feel at risk, or that you've been exposed to the virus, you will also have cover and as I said, that cover will include screening, will include testing for positive cases, and then will also include a basket of care in terms of treatment, but the GP will be able to levy for you. I think, knowing how much one consult for a GP costs under normal circumstances, at least upwards of R450, I think you'll agree with me that for R250 and the ability to just be able to help people on an ongoing basis around any healthcare need, COVID being one of them that's top-of-mind is really quite a powerful value proposition.</p>	
	Alex Hogg	Nonku, how's this affordable from your side?	09:31
	Nonku Pitje	<p>Because we are amazing! No, [...inaudible...] We've worked, like I said, over the last three and a half years with our actuarial team, our actuarial teams, we've been able to understand experiences, we've been able to understand how people unlock access into private healthcare, or don't or are unable to and we've been able to understand the price points. In addition to that, we've worked exceptionally hard on our networks, so we really have provider agreements with pharmacies that provide the medication. With pharmacies, because most nurses will be accessed through the pharmacies so that you have a one-stop-shop for a nurse consult, a virtual GP and then your medication. So, with pharmacies, with nurses within the pharmacy, with GPs around the country, with dentists, optometrists, so in the main, we've been very much able to understand, firstly the patterns of how people use health insurance products because of what we've learnt. But in addition to that, we're very much leveraging our relationships and our networks to negotiate the best rates in order to create this access. And it's been incredible, I think how people have come to the party because I think, we all understand how the healthcare system is overburdened, worse so now that we're facing COVID-19 so a lot of these providers have come to the party in a meaningful way with great rates, in order for us to be able to do this at scale.</p>	10:56
	Alex Hogg	And it's only for household employees?	10:59
	Nonku Pitje	<p>Ja. So, let me just add: So we have a Discovery Primary Healthcare product that is available for all employees in the country of any company, that is priced in a particular way and has benefits that are focused on that kind of employee. For household employees we have</p>	11:50

		<p>tailor made this product having done a lot of research around what is required, what is needed, what takes household employees away from work for a very long period of time and we've picked those key benefits and we've put them into this. So, this particular product is available for any household employee in the country. Hopefully purchased for them by their employer and then we do have, for any employer that wants to talk to us because they have corporate or they have a company of 10 or more members, they can talk to us about a Primary Care product that's also available for them.</p>	
	Alex Hogg	<p>With people who live off the premises, now coming into the family environment, presumably, there is a greater risk to a family unit of COVID-19 entering the area</p>	12:05
	Nonku Pitje	<p>Your point is very important around the fact that if any employee, including a household employee that travels on a daily basis into different environments, like a home and then work environment, obviously, in terms of exposure, the exposure is probably increased. In addition to that, the truth is, and I think it's the same for you and it's the same for me. As our households' employees come back, we are a bit nervous and I guess that's natural for anyone, like "were you keeping safe? You know, were you observing the regulations? Are you okay?" And a big part of our thinking in terms of, like an example, the screening benefit, actually came to feature only in the last few days as we started to apply our minds to when people come back, what kind of support can we provide so that an employer feels more supported and the employee feels more confident to come back. Both of them knowing that the risk is low, so we included that benefit. I'll tell you another example of the kind of thinking we've done and what we've introduced. We've also introduced telephonic consultations. At first with nurses that can escalate to a doctor for Primary Care in particular and we've done this again because we know that if your household employee starts to show any types of symptoms not just COVID specific but COVID in particular, we know you are also now nervous to take them into a particular facility and therefore can we get frontline nurses to do screening, to do support and then to navigate you into the relevant care? And we'll continue to think like this as we understand how this thing is playing out. So, your point around is there risk? Of course there's risk. If the person travels every day, the risk probably feels like it's greater. Can we support that, and will we continue to think how we're supporting it? Definitely will. We're doing that.</p>	13:52
	Alex Hogg	<p>Are you suggesting that everyone in the home wears masks?</p>	13:57

	Nonku Pitje	<p>No. We're actually working with our clinical team and we have some that are now focused and have been with working with the NICD and that team understanding the guidelines and bringing them to ground levels so there's no suggestions around everyone wearing masks in the household. However, if a household employee or anybody in the household happens to be exposed to the virus or is confirmed to have COVID-19 then we do go through a process of explaining for confirmed cases, what does isolation mean? How are you able to isolate in your own home? How are you able to explain this to your family, I guess your greater family? And if you think you're exposed but you haven't been confirmed to be positive, we'll take you through the quarantine guidelines and processes. An additional value-add is that there's funeral cover. So, all household employees on this product will get funeral cover of R5000 if you covered the main member, but you can cover children who have a different outlay and I think that's R3500. While this is very much focused on out-of-hospital day-to-day cover required to really optimise hopefully the home in terms of getting the people treated and back at home quickly, we also have trauma cover. And what we've found with our Discovery Primary Care product that is available sort of for corporates, we've found that in 90% of the time, corporates take the Primary care product and the trauma cover. And trauma cover really says, if there's an accident, if there's a drowning, if there's a burn, if there's a fall, a select number of events that we've identified, you can get up to R300,000 or alternatively choose a cover for a million Rands. And we've seen how powerful this can be because, I think when you're going maybe for a flu shot or you're going you know, because you have a headache or you have flu and you're not feeling well, it's very different from having been in a taxi accident as an example. And being able to be taken to a private hospital facility, being investigated and then being treated before you are released. So, we've found that this is a really powerful mechanism that employers are using in order to, I guess, retain as well as look after their employees. So, that completely sort of an additional extra. Very little towards it but really also, quite a powerful benefit.</p>	16:20
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