

CURO HEALTH

Advanced healthcare for your golden years

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INTRODUCTION

Curo Health-Link is a privately owned, professional, registered South African company that was established in 2003. The company delivers flexible medical services and staff placements to meet the needs of residents of high end retirement villages.

Curo Health subscribes to the MEDPED principle – “Making early diagnosis prevents early death”. The support of a healthy lifestyle and a dignified old age is at the core of the Curo Health-Link drive for excellence.

PROPOSED SERVICES

The following are services that will be rendered as a baseline service to all people residing on a permanent basis within the retirement village. This service will be charged to the resident and as this is a high LSM development, medical schemes can be charged on behalf of members for most of the services. Curo Health-Link has these facilities in place.

Individual Background questionnaire – What level of care is required?



A full medical history is taken from each individual and captured onto the Cloud Based solution, NUBES®, that is used by Curo Health-Link. This enables medical staff to identify the high risk individuals who need a higher level of care. These records are also used when a patient must be hospitalized and the usual attending doctor is not available. The availability of detailed records decrease the diagnostic time and eliminate the need for expensive diagnostics to come to a diagnostic conclusion.

Full Nutritional Assessment



This assessment is done by a professional dietician. Part of the care plan is to ensure healthy eating habits. This is done twice a year.

Fall Risk Assessment



This assessment is done by a professional biokineticist. The biokineticist will also offer classes on a regular basis to increase balance and identify high risk individuals.

General biomarkers



Blood Pressure, Blood Glucose, Temperature, Cholesterol, Monthly Weight monitoring, ongoing health risk assessment.

General biomarkers are done quarterly for all low risk individuals. High risk individuals will be monitored on a more regular basis.

Response to call system



Once the sub-acute facility has been commissioned, a 24 hour presence of medical staff will be on-site. This will then offer a response to the in-house communication and response system that will be supplied by the developer.

SUB-ACUTE FACILITY

Many nursing facilities are now expanding into the field of sub-acute care, which serves patients needing complex care or rehabilitation. Sub-acute care is defined as “comprehensive inpatient care designed for someone who has an acute illness, injury or exacerbation of a disease process”.

The sub-acute facility will offer the services as described by the Act. These services will all be charged at BHF rates. Admission into this facility will be limited to a maximum time period of 2 weeks to prevent “dumping” of patients by family members. Sub-Acute care is a comprehensive and cost-effective in-patient programme for patients who have suffered an acute event as a result of an illness, injury or disease, have a determined course of treatment, and who do not require intensive treatment and/or invasive procedures.

An outcome based approach is followed with a multi-disciplinary team consisting of General Practitioners, a team of Nurses, Physiotherapists, Biokineticians, Occupational Therapists, Speech Therapists, Dieticians, Psychologists, Social Workers and Podiatrists.

Access to a world class facility will be available to all residents. A new 144 bed facility is being built in countryview.

FRAIL CARE AND PALLIATIVE CARE

Curo Health-Link provide Frail and Palliative care as follows:

FRAIL CARE is provided for individuals who cannot care for themselves any longer and need permanent assistance in all aspects. This service is rendered to persons with medical, nutritional, cognitive, emotional, or activity impairments/disabilities. These deficits may limit their ability to live independently and predispose them to illnesses.

This level of care will be delivered in the individuals own home to maintain the emotional and cognitive connection with familiar surroundings. When hospitalization is required, the individual will be transported to the hospital using contracted ambulance services.

Upon discharge from the hospital, the patient may, if needed, first be treated in the on-site sub-acute facility before being moved back into the comfort of their own home. To ease this transition, part-time care can be arranged in the home until such time that the patient is healthy enough to function independently. This service may also be increased to full time in-home caring if the patient's independence does not return.



PALLIATIVE CARE is a multi-disciplinary approach to provide specialised holistic care for persons with serious illnesses or end-of-life care, and beyond for the family. This care focuses on providing patients with relief from symptoms such as pain, and physical and mental stress relating to a serious illness – no matter the diagnosis. The goal of such therapy is to improve quality of life for both the patient and the family.

This service is also rendered in the persons own home as far as possible. In the event that the individual cannot be treated in their own home any longer, they will be moved into the sub-acute facility to receive further palliative care. This will be the exception and not the rule, as the main aim of our care is to ensure the individual is cared for in their home.

WHAT ARE THE COSTS?

ALL PRICES ARE FOR 2016 AND WILL BE ADJUSTED ANNUALLY IN LINE WITH CPI

NB All prices quoted are relevant at the time of planning, and may change at the discretion of the supplier due to the effect of numerous factors.

1. Sub-Acute / Frail / Palliative Care

a. Monthly Rate (Ex VAT) (Includes Nursing Care / Accommodation in sub-facility / Meals, Teas & Snacks / Laundry / Cleaning / Pre-Pack Meds & Administering, not including medication or medical consumables which should be covered by the Med Scheme e.g. nappies)

<i>i. Owner / Residents</i>	R15 500.00
<i>ii. Tenant / Residents</i>	R17 500.00
<i>iii. Non-Resident</i>	R18 500.00

b. Daily Rate (Ex VAT) (Includes Respite care)

Patient status	1-10 Days	11-20 Days	20+ Days
Owner / resident	R471.70	R448.38	R408.10
Tenant / Resident	R545.90	R524.70	R477.00
Non-resident	R595.72	R567.10	R514.10

2. Home Based Care (Ex VAT hourly rate) Booked 24 hours in advance

Auxiliary Nurse under supervision of on-site Professional Nurse

a. Day shift – Two to Five hours nursing care per day	R63.37 p/h
b. Day shift – Six to Twelve hours of nursing care per day	R47.54 p/h
c. Day shift – Twelve hours nursing care per day	R34.25 p/h
d. Night shift – Twelve hours of nursing care ONLY (7pm – 7am)	R35.84 p/h
e. Day/Night shift – fourteen + Hours daily	R30.75 p/h

3. Assisted Living at Home

The level of self-sufficiency will determine the level of care needed.

This will vary from full care (24 hr.) at R887.22 per day, to interventional costs that will be charged at BHF rates. This is 24/7 care involving medical professionals working in shifts. These fees are for the account of the patient, family or medical insurer.

Palliative care is end-of-life care. This is care designed to keep the patient pain free and comfortable in the end-phase of life. The BHF-approved description for palliative care is: “eminent death despite diagnosis”, and it has a dedicated ICD 10 code to allow claiming from Medical Schemes.

This includes, but is not limited to:

- ▶ General nursing care and vital sign monitoring
- ▶ Turning the patient every two hours by two care workers to avoid pressure sores
- ▶ Feeding through a naso-gastric or peg tube
- ▶ Bed wash and general hygiene
- ▶ Change of nappies
- ▶ Administration of pain medication
- ▶ Administration of morphine
- ▶ Ensuring fluid balance

Curo Health-Link is one of the leading companies in South Africa that has been successful in committing medical schemes to pay for palliative care.

PAY AS YOU GO TARIFF SCALE
BASIC CARE / SPECIALIZED CARE

DESCRIPTION	TARIFF	AVAILABLE
Hygiene, Grooming and Dressing (e.g. bath, shower, bed bath)	R 84.80	06h00 - 18h00
Bed Making	R 21.20	06h00 - 18h00
Environmental Hygiene and Tidy (tidy cupboards, room, check/ pack clothes in cupboard)	R 21.20	06h00 - 18h00
Hair Wash and Dry	R 37.10	06h00 - 18h00
Hair Style	R 106.00	06h00 - 18h00
Oral Hygiene	R 26.50	24/7
Pressure Care	R 37.10	24/7
Hand/Feet/Skin Care	R 26.50	06h00 - 18h00
Assist with Meals (eating)	R 26.50	06h00 - 18h00
Serving Meals/Tea/Refreshments	R 21.20	06h00 - 18h00
Monitoring the Residents nutritional status	R 37.10	06h00 - 18h00
Kinetics (e.g. walking, active and passive exercise, transfer / repositioning)	R 37.10	06h00 - 18h00
Shaving	R 26.50	06h00 - 18h00
Assisting with meaningful activities and social interaction	R 53.00 per hour	06h00 - 18h00
Hand/Foot/Back/Neck Massage	R 53.00 per hour	06h00 - 18h00
Sluice (cleaning) of the contaminated, soiled linen and clothing	R 21.20	06h00 - 18h00
Elimination of body waste products	R 26.50	06h00 - 18h00
Monitoring the Resident's welfare status	R 26.50	06h00 - 18h00
Care Partners	R 53.00 per hour	06h00 - 18h00
Care Partners required for a period of more than 5 hours – Please discuss tariff with the Health Care Manager.		
Permanent (Full time Care Partner) – not a registered nurse.	R 19 080	(Maximum cost Per month)

SPECIALIZED CARE

DESCRIPTION	TARIFF	AVAILABLE
Medication Management – performed monthly	R127.20	06h00 - 18h00
Management of changes or renewals	R 53.00	06h00 - 18h00
Administration and monitoring the Resident's Health profile	R 37.10	06h00 - 18h00
Liaison with the pharmacist, doctor or the resident's family- By Appointment (not applicable in the case of an emergency.	R 53.00	06h00 - 18h00
Topical application (eye/ear drops, topical ointment etc.), excluding medical consumables.	R 37.10	24/7
Invasive procedures (e.g. insertion/removal of a urinary catheter, injectable, ear syringe), excluding medical consumables.	R 84.80	Only administered by a registered nurse
Perineum Care e.g. douche, excluding medical consumables.	R 53.00	Only administered by a registered nurse
Artificial Nutrition (e.g. naso-gastric feeding, PEG feeding), excluding medical consumables.	R 84.80	Only administered by a registered nurse
Continence Management, excluding medical consumables.	R 53.00	
Basic Dressing, excluding medical consumables.	R 37.10	
Specialized Care e.g. removal of sutures, drains, irrigations, burn wounds etc., excluding medical consumables.	R 53.00	Only administered by a registered nurse
Stoma/Ostomy Care, excluding medical consumables.	R 84.80	Only administered by a registered nurse
Weight management(other than monthly control)	R 26.50	06h00 - 18h00
Preparing for a special test/procedure	R 37.10	06h00 - 18h00
Collecting Specimens	R 37.10	06h00 - 18h00
Oxygen therapy, excluding medical consumables.	R 53.00	Only administered by a registered nurse
Management, ordering and storage of the oxygen supply	R 37.10	06h00 - 18h00
Health education for the resident/family/significant other	R 53.00	06h00 - 18h00
Prosthesis care	R 53.00	06h00 - 18h00

4. Medication Care (Ex VAT monthly rate)

This includes the dispensing and administration of all Chronic Medication, but does not include medication itself.

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|--|--------|
| a. Managing and blister dispensing (per month) | R84.80 |
| b. Administration (per day) | R15.90 |

5. Consumables and Nappies

All consumables e.g. gloves/needles/swabs/nappies/oxygen/etc. utilized on patients will be charged extra and may not be covered by the medical scheme.



CHRONIC DISEASE SELF MANAGEMENT PROGRAM

The Chronic Disease Self-Management Program is a workshop during a 2 ½ hr. session, once a week, for six weeks, in community settings such as senior centres, churches, libraries and hospitals. Persons with different chronic health problems attend together, and the workshops are facilitated by trained leaders, who could be non-health professionals with chronic diseases themselves.

Subjects covered include: 1) techniques to deal with problems such as frustration, fatigue, pain and isolation, 2) appropriate exercise for maintaining and improving strength, flexibility, and endurance, 3) appropriate use of medications, 4) communicating effectively with family, friends, and health professionals, 5) nutrition, 6) decision making, and, 7) how to evaluate new treatments.

It is the process in which the program is taught that makes it effective. Classes are highly participative, where mutual support and success build the participants' confidence in their ability to manage their health and maintain active and fulfilling healthier lives for as long as possible. This leads to better management of funds available in Medical Scheme for longer.

** This program is costed individually*

BETTER BALANCE PROGRAM

Poor balance, a persistent problem for millions of older patients, triggers many falls. In younger, healthy adults, balance is largely an automatic reflex. However, gradual changes linked to growing older—such as weak or inflexible muscles, slower reflexes, and worsening eyesight—affect the sense of balance. Certain health problems—such as inner ear disorders, neuropathy, and heart rhythm disturbances—may upset balance, too. So can alcohol and many medications. Perhaps it's not surprising that every year, at least one out of three people over age 65 falls resulting in devastating injuries.

Shaky balance can spur a downward spiral. Often, people begin moving around less during the day, voluntarily cutting back activities. Confidence dips, muscles essential to balance grow weaker still, and unsteadiness rises in response. So does fear of falling—and falls. Our biokineticists, with expertise in balance and aging, are trained master trainers to develop safe, effective balance exercises that can help manage this cycle.

With practice, almost anyone can achieve better balance. Strong legs and flexible ankles help prevent falls and allow you to catch yourself if you do trip. What's more, the full blend of recommended activities can help you build better awareness of your body and surroundings, boost your confidence, and tune up your heart and lungs to keep you healthier and independent for longer.

These courses are offered on a regular basis within the village.

** This program is costed individually*

BETTER MEMORY PROGRAM

Our Occupational and Speech Therapists have designed programmes which will assist in keeping the cognitive functions – including memory - as alert as possible for as long as possible. This is done by means of fun activities which double as therapy.

** This program is costed individually*

WELLNESS SCREENINGS - Discovery Vitality & Momentum Multiply

Curo Health-Link is a leader in the field of Wellness Screenings, and can ensure that persons residing in the Retirement Village will receive these screenings & resulting points as per each Service Provider's protocol.

The results of these screenings can also be generated into a “nameless” report, in order to allow the Governing Body the insight into the total level of health of the residents, and allow for future planning of possible new services e.g. an aging and ailing “population”.

** This program is costed individually*



PODIATRIST VISITS & CONSULTATIONS

“Podiatry, or podiatric medicine, is a branch of medicine devoted to the study of, diagnosis, and medical and surgical treatment of disorders of the foot, ankle, and lower extremity” Wikipedia

Caring for your feet to maintain healthy feet is not only crucial in the aged, but also those with Chronic Diseases e.g. Diabetes. Our feet keep us going, and if mobility is lost or impaired, a drop in self-confidence, less interaction, depression, falls and resulting injuries are imminent. This excludes the wound care or possible amputation of these vital parts of our bodies which will result if they are not cared for properly.

** This program is costed individually*

BEREAVEMENT COUNSELLING

Death is a natural event in Life, yet not many are prepared for it. Life-altering changes have the same effect on most of us e.g. having a stroke and losing your independence. Our highly qualified & passionate Social Worker has obtained her Doctorate in Bereavement counselling & the support needed after life-altering circumstances e.g. death, and has years of experience in providing the empathetic, yet practical support needed during times of bereavement. This service is offered not only to the direct family, but also for the Nursing & Admin members of staff at the Facility.

** This program is costed individually*

AMBULANCE SERVICES

Ambulance services will be supplied at an ad hoc basis and be charged to the patient at BHF rates, depending on service provider at the charged rate.

** This program is costed individually*



TRAVELING DOCTOR

In the event that the patient's regular attending physician is not available and the patient must be seen at home, a Travel Dr from Curo Health-Link will attend to the patient – this will not include emergency situations.

This service is charged at R1855.00 plus VAT (Excluding any prescribed treatment)

HOME CARE VISITS BY OUR PROFESSIONAL NURSES

This service also depends on the level of care that the individual needs. The service may vary from:

- ▶ Wound care
- ▶ Administering medication
- ▶ Medication via intravenous drip
- ▶ Oxygen therapy monitoring for long term oxygen
- ▶ Monitoring of vital signs
- ▶ Observing a patient and turning a patient every 2 hours.
- ▶ Feeding, washing and taking general care of the patient.
- ▶ Full palliative care

All these services are well defined in the BHF schedules and charges will be according to these schedules.

Basic Primary Healthcare (PHC) services included in monthly fee:

1. Monthly

- ▶ Blood pressure
- ▶ Blood glucose
- ▶ BMI
- ▶ Individual care plan
- ▶ Alpha Scale Test (The Alpha Tool measures the person's ability to maintain the functioning of their bodily organs and systems.)

2. Quarterly

- ▶ Actuarial Health Risk Assessment
- ▶ Beta Scale (The Beta Tool measures the person's ability to care of himself within his immediate environment.)

3. Annually

- ▶ Delta Scale (The Delta Tool measures the ability of a person to interact with the world in a meaningful and appropriate way.)

PMB

Prescribed Minimum Benefits (PMB) is a set of defined benefits to ensure that all medical scheme members have access to certain minimum health services, regardless of the benefit option they have selected. The aim is to provide people with continuous care to improve their health and well-being and to make healthcare more affordable.

PMBs are a feature of the Medical Schemes Act, in terms of which medical schemes have to cover the costs related to the diagnosis, treatment and care of:

- ▶ any emergency medical condition;
- ▶ a limited set of 270 medical conditions (defined in the Diagnosis Treatment Pairs);
- ▶ and- 25 chronic conditions (defined in the Chronic Disease List)

When deciding whether a condition is a PMB, the doctor should only look at the symptoms and not at any other factors, such as how the injury or condition was contracted. This approach is called diagnosis-based. Once the diagnosis has been made, the appropriate treatment and care is decided upon as well as where the patient should receive the treatment (at a hospital, as an outpatient or at a doctor's rooms). [Curo Health-Link will assist residents with this registration.](#)

THE MULTI-DISCIPLINARY TEAM WHO OFFER THESE SERVICES

Once the sub-acute facility has been completed, Curo Health-Link will staff the facility with the appropriate levels and quantities of professional persons to ensure optimal “Nurse to Patient” ratio and resulting care.

The Nursing staff compliment will consist of:

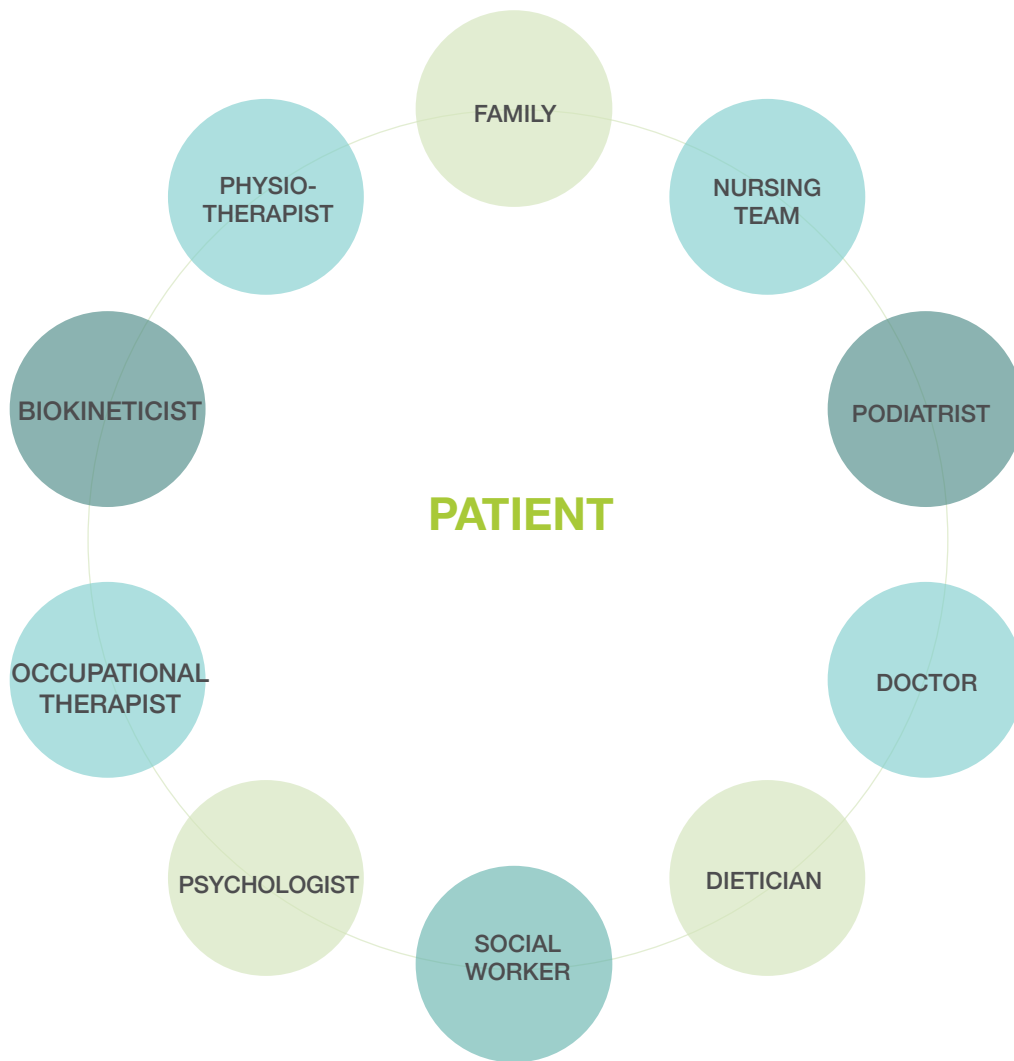
- ▶ A Nursing Manager to oversee and manage the Sub-Acute and Home based services
- ▶ Professional Nurses on 12hrly shifts
- ▶ Enrolled Nurses on 12hrly shifts
- ▶ Auxiliary Nurse on 12hrly shifts, or allocated to patients in home care
- ▶ Care Workers to assist in patient care.
- ▶ Administration manager to deal with all administration and medical claims

Other Medical Professionals who will form part of the Multi-disciplinary Team, but who will operate on a consultation basis, are:

- | | |
|--------------------------|-----------------|
| ▶ Dr | ▶ Social Worker |
| ▶ Biokineticist | ▶ Psychologist |
| ▶ Physiotherapist | ▶ Dietician |
| ▶ Occupational therapist | ▶ Podiatrist |
| ▶ Speech therapist | |

These members will meet weekly to discuss all patients in the Sub-acute facility and their progress to enable optimal planning to take place timeously.

They will also be involved in evaluating new “residents” into the Retirement Village, to ensure the appropriate Care Package can be recommended to ensure optimal care and health.



The aim of the entire Multi-Disciplinary Team is to ensure optimal health and maintained dignity in every one of the Residents at your Retirement Village.

CONCLUSION

This is a broad outline of services that can and will be rendered through the medical services at the retirement village.



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