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# GEMHEALTH

MEDICAL AID SCHEME

16 October 2023

NPPF  
PO Box 11618,  
Windhoek,  
Namibia.

Att. Legal Advisor

Dear Eben,

Communication on fraud, waste and abuse

We acknowledge receipt of your letter dated October 12, 2023 addressed to the GEMHEALTH Board of Trustees and mailed to the administrators of the Scheme. The primary aim of our communication was to highlight concerns about potential instances of Fraud, Waste, and Abuse (FWA) that could impact the sustainability of medical aid funds.

We appreciate your efforts in bringing this matter to our attention and trust that you will understand our response in this context.

Regards

  
GEMHEALTH Board of Trustees

**Board of Trustees:** Ms. W. Nell • J. Dumeni • Ms. R. Kalipi • M. Inane • P. Matthews • H. Nashenda (Chairperson)  
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