

The voice of the Case Manager

CMASANOW



TOP 5

*Health issues facing woman
in South Africa*

10 SIGNS YOU'RE BURNING OUT

And What to Do About It

Know Your Customers'

"Jobs to Be Done"

Note from the desk of the Chairperson

Carol Garner - South Africa



What a roller coaster the last 18 months has been.

Another quarter has past and we are nowhere near any sense of normality, yet as Case Managers we are resilient and carry on.

Regrettably we are not able to have our conference at all this year, we will ensure we have a virtual meeting for the AGM and touch base.

Our venue in KZN where we were going to hold conference has been liquidated (another casualty of the pandemic) and we will need to change venues but plans are in place to facilitate a face to face conference in 2022.

As part of the AGM, we need to elect new members to lead the Association. We have changed the structure of the leadership to comply with the Companies Act and this has necessitated a change in the Constitution. A special general meeting has been planned to cater for the approval and a notice will go out shortly.

Many of you have been hit hard by the pandemic, a few of you have lost husbands, parents and friends. Our hearts and prayers continue to go out to you as you come to terms with the loss and try and piece your lives together again.

Now more than ever we need to stick together, support each other and for the sake of all... get vaccinated!

Till we meet again.

Carol

Here are the top five health issues facing women in South Africa

Mohammed Jameel Abdulla



Self-care means looking after ourselves in mind, body and soul. To make sure we've got the body aspect covered, The Daily Vox spoke to Dr Malika Patel, a specialist from UCT's medical school about the five most common health risks that people with uteruses face.

1. Breast and cervical cancer

Cancer is the name given to a collection of related diseases. In all types of cancer, some of the body's cells begin to divide without stopping and spread into surrounding tissues. According to the World Health Organisation (WHO) two of the most common cancers are breast and cervical cancers. Detecting both these cancers early is key to keeping women alive and healthy. The latest global figures show that around half a million women die from cervical cancer and half a million from breast cancer each year.

Symptoms:

For breast cancer symptoms may include a mass inside the breast, change in the appearance of the skin, discharge from the nipple, lumps under the arm and breast pain. Patel says you should do regular self-examinations and have any oddities reviewed by your doctor, who might then perform a mammogram and biopsy to confirm whether any cancer is present.

Symptoms of cervical cancer include bleeding from the vagina, pain, foul smelling discharge and bleeding after sex. But again, Patel says, one needs to see a doctor for check-ups which involve screening through pap smears or liquid based cytology.

2. HIV/Aids

HIV is more prevalent among women, especially young women. According to the United Nation's (UN) latest stats, the number of adult women in South Africa living with HIV is around 4 100 000, which is over 1.5 times more than the adult men living with HIV in South Africa (around 2 600 000).

HIV/Aids stay affecting women.

Symptoms:

Patel says you should take regular HIV tests to be certain and always use condoms if not in a monogamous relationship with someone who is also not HIV positive.

3. Sexually transmitted infections

Human papillomavirus (HPV) and pelvic inflammatory disease (PID)

Human papillomavirus remains the most common sexually transmitted infection in the world, so while there are many other sexually transmitted infections to be aware of, this one remains the one to be conscious of. PID affects more women than you might think and often brings great discomfort.

Symptoms:

Human papillomavirus is responsible for cases of cervical cancer. There are no symptoms of when one has HPV, so you have to go for routine cervical screenings to find out whether you have it, says Patel. The symptoms of PID are foul smelling pelvic discharge, fever, abdominal pain and bleeding from the vagina.

4. Unplanned pregnancies and infertility

Women should plan their pregnancies and use effective contraception. There are many good contraceptive options available to women. The most effective, Patel says, are those you can have fitted and forget about, like intrauterine contraceptives or the implant. Once the contraceptive is in place, you don't have to remember to use it or maintain it in any way. When you want to conceive, the device can be removed and one ovulates almost immediately.

If a woman does not conceive after one year of regular unprotected intercourse, doctors may diagnose infertility and refer the couple for further checks.

5. Maternal health

While some women benefit from improvements in care during pregnancy and childbirth, maternal health care remains an issue for many. According to StatsSA 141 out of every 100 000 women die from complications in pregnancy and childbirth in South Africa. Many of these deaths could have been prevented had access to family planning and basic healthcare services been in place.

Symptoms vary and may be hard to disclose that's why early booking with doctors and regular check-ups during pregnancy are important, Patel says.





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CMASANOW Magazine is our very own publication, specifically geared towards the Case Manager. This is a quarterly publication packed with interesting articles, the latest international and local industry news, as well as vital information to help you become the best case manager possible.

Should you or your business be interested in featuring and advertising in CMASANOW, please contact **Carol Garner on 010 592 2347 or email info@casemanagement.co.za**.

10 Signs You're Burning Out - And What to Do About It

By Lisa M. Gerry



Several years ago, I started a job that, for all intents and purposes, was my dream job. At least, it's what I spent four years of college and two years of internships preparing for. This was my big break, and I was not going to squander it.

I'm of the mindset that while I may not be the smartest or most talented person in the room, I'll earn my spot at the table with my impressive work ethic. So, I got in early to my office job, stayed late, worked weekends—all the while obsessively worrying about my performance and my future.

Looking back, it's obvious that my lifestyle wasn't sustainable. But back then, I wore my workaholicism like a badge of honor. The way I saw it, I had an awesome job and would work as hard as it took to do well. As time went by, any semblance of a balanced life went out the window. I had no energy or desire to hang out with my friends, I was neglecting my health and I had become disillusioned with my work. There wasn't one single catalyst—it wasn't that I stopped liking the kind of work I did, generally speaking.

Instead, it was a classic case of burnout: multiple, chronic stressors over an extended period of time left me totally drained and no longer performing at my best. In a few short years, I went from bright-eyed and bushy-tailed to seriously burnt out. Here are signs you could be headed down the same path.

What Exactly Is Burnout?

As it turns out, my story isn't uncommon; many millennial women are experiencing job burnout before they even turn 30. The American Psychological Association's David Ballard, PsyD describes job burnout as "an extended period of time where someone experiences exhaustion and a lack of interest in things, resulting in a decline in their job performance."

"A lot of burnout really has to do with experiencing chronic stress," says Dr. Ballard, who is the head of the APA's Psychologically Healthy Workplace Program. "In those situations, the demands being placed on you exceed the resources you have available to deal with the stressors."

Left unchecked, burnout can wreak havoc on your health, happiness, relationships and job performance. In order to catch burnout and combat it early, it's important to know what to look out for.

Dr. Ballard let us in on 10 signs you may be experiencing burnout:

1. Exhaustion

A clear sign of burnout is when you feel tired all the time. Exhaustion can be emotional, mental or physical. It's the sense of not having any energy, of being completely spent.

2. Lack of Motivation

When you don't feel enthusiastic about anything anymore or you no longer have that internal motivation for your work, there's a good chance you're experiencing burnout. Other ways this manifests? It may be harder to get going in the morning and more difficult to drag yourself into work every day.

3. Frustration, Cynicism and Other Negative Emotions

You may feel like what you're doing doesn't matter that much anymore, or you may be disillusioned with everything. You might notice that you feel more generally pessimistic than you used to. While everybody experiences some negative emotions from time to time, it's important to know when these are becoming unusual for you.

RELATED: [Sunday Habits That Jump-Start Job Success All Week Long](#)

4. Cognitive Problems

Burnout and chronic stress may interfere with your ability to pay attention or concentrate. When we're stressed, our attention narrows to focus on the negative element that we perceive as a threat. In the short term, this helps us deal with the problem at hand, Dr. Ballard says, "but our bodies and brains are designed to handle this in short bursts and then return to normal functioning. When stress becomes chronic, this narrow focus continues for a long time and we have difficulty paying attention to other things."

This "fight or flight" tunnel vision can negatively affect your ability to solve problems or make decisions. You might find that you're more forgetful and have a harder time remembering things.

5. Slipping Job Performance

Not sure whether you're burnt out? Compare your job performance now to your performance in previous years. Because burnout tends to happen over an extended period of time, taking this long-term view might reveal whether you're in a temporary slump or experiencing more chronic burnout.

RELATED: [No Raise? 6 Ways to Squeeze More Money From Your Job](#)

6. Interpersonal Problems at Home and at Work

This tends to play out in one of two ways: (a) You're having more conflicts with other people, such as getting into arguments, or (b) you withdraw, talking to your coworkers and family members less. You might find that even when you're physically there, you're tuned out.

7. Not Taking Care of Yourself

When suffering from burnout, some people engage in unhealthy coping strategies like drinking too much, smoking, being too sedentary, eating too much junk food, not eating enough or not getting enough sleep. Self-medication is another issue and could include relying on sleeping pills to sleep, drinking more alcohol at the end of the day to de-stress or even drinking more coffee to summon up the energy to drag yourself into work in the morning.

8. Being Preoccupied With Work ... When You're Not at Work

Even though you might not be working at a given moment, if you're expending mental energy mulling over your job, then your work is interfering with your ability to recover from the stresses of your day. In order to recover, you need time to yourself after the actual task stops ... and time when you stop thinking about that task altogether.

9. Generally Decreased Satisfaction

This is the tendency to feel less happy and satisfied with your career and with your home life. You might feel dissatisfied or even stuck when it comes to whatever is going on at home, in the community or with your social activities, Dr. Ballard says.

10. Health Problems

Over a long period of time, serious chronic stress can create real health problems like digestive issues, heart disease, depression and obesity.

And If You Are Experiencing Burnout?

Dr. Ballard let us in on what to do if you recognize the above symptoms in yourself.

Take Relaxation Seriously

Whether you take up meditation, listening to music, reading a book, taking a walk or visiting with friends and family, truly think about what you'll do to relax, and designate time for it.

Cultivate a Rich Non-Work Life

Find something outside of work that you are passionate about that's challenging, engaging and really gets you going—whether a hobby, sports or fitness activities or volunteering in the community (along with other items we mention here, like relaxation, being able to “turn off” and participating in rewarding non-work activities).

Unplug

While communication technology can promote productivity, it can also allow work stressors seep into family time, vacation and social activities. Set boundaries by turning off cell phones at dinner and delegating certain times to check email.

Get Enough Sleep

Research suggests that having fewer than six hours of sleep per night is a major risk factor for burnout, not least because poor sleep can have negative effects on your job performance and productivity. It can lead to fatigue, decrease your motivation, make you more sensitive to stressful events, impair your mental function, leave you more susceptible to errors and make it harder to juggle competing demands. The reverse is true, too: We've seen that sleep can actually improve your memory.

Recovering from chronic stress and burnout requires removing or reducing the demands on you and replenishing your resources. Sleep is one strategy for replenishing those resources. For inspiration, check out our tips to get better sleep.

Get Organized

Often, when people are burnt out, they spend a lot of time worrying that they'll forget to do something or that something important is going to slip through the cracks. Get organized, clear your head, put together a to-do list (or an electronic task list) then prioritize. That way, you don't have to keep thinking about those things because you'll have systems in place to remind you.

Stay Attuned

It's important to tune into the precursors of those conditions, physical signs that you might be under too much stress: more headaches, tight shoulders, a stiff neck or more frequent stomach upset. In terms of mental health, burnout affects depression, and if you're depressed, that can also affect your level of burnout—it goes both ways. So, if the issues you're struggling with are really serious and getting worse, you may need to seek professional help. Talk to a psychologist to get help beyond support from just your friends and family members.

Know When It's You, and When It's Them

Burnout is sometimes motivated by internal factors, Dr. Ballard says, and sometimes it really is a symptom of external ones. In the first case, you'll need to ask yourself, "Where is this coming from?" so you can figure out what's stressing you out, and how to maintain your internal resources to keep yourself motivated, doing your best work and functioning well.

Some burnout really is the fault of work. "In a survey we did in 2011, more than two-thirds of respondents said that their employers had taken steps to cut costs as a result of the recession," like hiring freezes, layoffs, cutting work hours, rolling back benefits, requiring unpaid days off, increasing hours, etc. All that increases demands on workers," he says. "Those are the two components that play into burnout: There are more demands and fewer resources." To find out whether it's time to move on, figure out whether your position is a "mismatch between your needs and what you're getting working for that particular organization."

Figure Out When Enough Is Enough

Consider talking to your manager or HR about EAP services, mental health benefits or stress management training—or at least about how to improve communication and create a better, more positive work environment. Angle the conversation about how those cultural shifts will enable you to continue to serve the company and become an even better employee.

"I do think there are times when, no matter what you try to do, the organization is unable or unwilling to make those changes," Dr. Ballard says, "and in those cases, it is just time to move on."





Ivan Rogers

THE MONTH IN FOCUS

June was the month of inflation and better than expected economic growth.

ECONOMIC COMMENTARY - DR. FRANCOIS STOFBERG

June Economics

During June, the bipartisan infrastructure negotiations in the United States (US) continued. A \$1.2 trillion plan initially emerged from the two parties, which set out additional infrastructure spending close to \$600 billion. The proposal includes \$258 billion for highways, \$40 billion for bridges, and almost \$62 billion for transportation alternatives, federal lands, and tribal infrastructure. Our view is that more infrastructure spending in the US is not only good news for their economic growth and markets, but also good news for commodity heavy emerging economies like South Africa. More fiscal stimulus will also assist the US economy in getting down from their quantitative easing (QE)-induced high, which many now believe will end sooner than expected.

Robert Kaplan, Dallas Federal Reserve (Fed) President, explained that the US will most likely meet the US Fed threshold for tapering its asset purchases (QE) sooner than expected. This statement came after the US Fed released their updated forecasts showing that they believe the US economy will grow by as much as 7% in 2022. They also believe that inflation will average 3.4%, up from earlier forecasts of 6.5% and 2.4%, respectively. As a result, their tone seemed much more hawkish, which led analysts to believe that the Fed will both taper and increase interest rates sooner than expected. Kaplan, amongst others, anticipates an interest rate increase in 2022 as inflation surpasses the 2% target in both 2021 and 2022, whilst unemployment dips below 4%. For now, however, both jobless claims and other unemployment variables remain reluctantly high. In May, analysts expected jobless claims to fall to 380 000 but were met with a figure closer to 411 000. This figure was much higher than the 200 000–250 000 range that reflects a healthy US labour market.

In the Eurozone, GDP growth surprised to the upside during the first quarter of 2021. Even though the first quarter showed that the Eurozone economy contracted by -0.3%, the contraction was much less than anticipated, given the tight lockdown restrictions across Europe. It seems companies and households have had time to adjust to the various lockdown restrictions. After a 6.6% contraction in 2020, analysts believe that the Eurozone will grow by 4.3% in 2021 and 5.3% in 2022. As a result, analysts expect the Eurozone to return to pre-crisis levels by the fourth quarter of 2021. Although the biggest risks include new covid variants, other major risks also include further delays in the lifting of mobility restrictions and setbacks in the vaccination rollout.

Locally, it seems South Africa (SA) is making a turn for the better. In May, Eskom reported that it had managed to reduce its debt burden by R83 billion, a 15% reduction. In June, we heard that the government will be selling the majority shares of state-owned South African Airways. Both stories seem more like fake news, than anything else. Nevertheless, since President Ramaphosa took the reins, it seems that there is more and more good news like this. We are hopeful that this trend can continue and eventually lead to structural reforms in our economy, especially in our labour legislation.

In June, Statistics South Africa (StatsSA) reported that inflation hit a 30-month high in May, reaching 5.2%, up from April's 4.4%. Increasing fuel, food, and non-alcoholic beverages prices have been the biggest drivers of inflation in recent months. Stripping out these volatile prices from the inflation basket shows a rosier inflation outlook. However, we maintain that the South African Reserve Bank (SARB) will most likely increase interest rates once this year.

IN CLOSING

Together with our asset management team at Efficient Private Clients, we will continue to track these macro-economic developments, always considering how this could affect your portfolio, and plan accordingly. Attached please find our monthly update on global indices, currencies and commodities as provided by Efficient Private Clients.

Kind regards,
Ivan Rogers
Registered Financial Advisor

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UPDATE

Global Indices, Currencies and Commodities, 29 June 2021

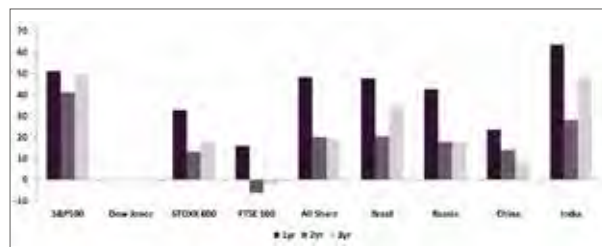
GLOBAL INDICES

	Close	1M %	1 Year %	2Y Ann %	5Y Ann %
South Africa All Share	86215.47	0.2%	23%	7%	5%
Top 40	80140.15	0.1%	21%	7%	6%
Mid Cap	73143.41	1.3%	30%	1%	0%
Small Cap	58957.71	2.4%	58%	9%	-1%
Resource 20	54061.81	-2.1%	27%	16%	23%
Industrial 25	88394.07	1.6%	10%	10%	4%
Financial 15	13280.15	0.7%	29%	-3%	-2%

	Close	1M %	1 Year %	2Y Ann %	5Y Ann %
Europe FTSE 100	7136.07	1.5%	16%	-2%	3%
DAX 30	15407.97	0.9%	28%	13%	10%
CAC 40	6622.87	3.6%	35%	10%	10%
STOXX 600	457.64	2.8%	27%	9%	7%
Russia RTS	1672.06	5.8%	53%	10%	13%

	Close	1M %	1 Year %	2Y Ann %	5Y Ann %
Asia Nikkei 225	29065.15	1.8%	31%	17%	24%
Hang Seng	29288.22	1.8%	18%	2%	8%
Shanghai	3807.5618	0.7%	21%	10%	5%
India SENSEX	32925.04	4.5%	52%	16%	23%

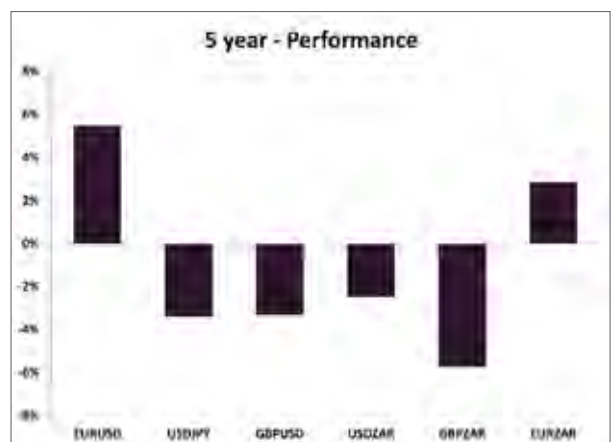
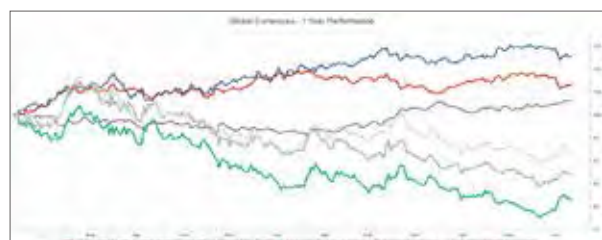
	Close	1M %	1 Year %	2Y Ann %	5Y Ann %
Americas Dow Jones	34433.84	0.4%	54%	14%	15%
S&P 500	4280.7	2.2%	39%	21%	16%
NASDAQ	14360.187	5.1%	43%	25%	25%
Russiat 1000	34433.84	0.4%	34%	14%	15%
Brazil Ibovespa	127255.61	3.3%	38%	13%	20%



CURRENCIES

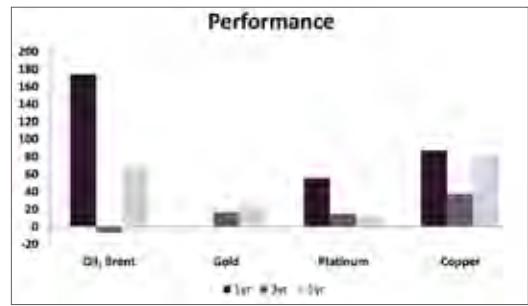
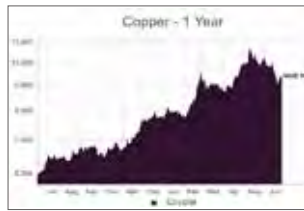
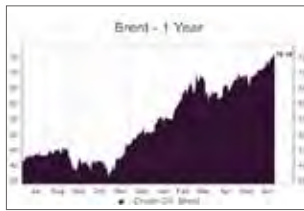
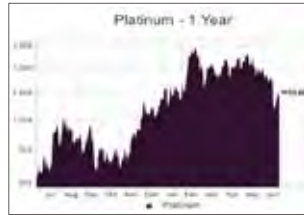
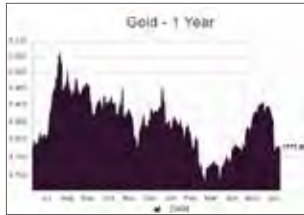


	Close	1M %	1 Year %	2Y Ann %	5Y Ann %
Currencies USD/ZAR	14.11	2.3%	-19%	0%	-2%
GBP/ZAR	39.63	0.4%	-8%	5%	-1%
EUR/ZAR	16.88	0.4%	-13%	2%	0%
AUD/ZAR	10.72	0.9%	-10%	4%	-1%
EUR/USD	1.20	-1.9%	7%	2%	2%
USD/JPY	110.78	0.7%	9%	1%	-2%



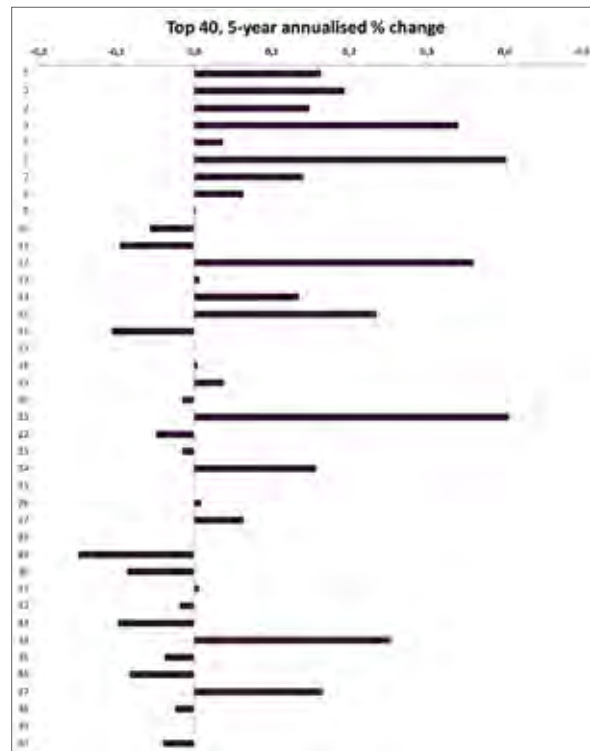
COMMODITIES

Commodities	Close	1M %	1 Year %	2Y Ann %	5Y Ann %
Gold	1777,80	-6,5%	-2%	8%	5%
Platinum	1103,60	-7,8%	34%	14%	0%
Silver	26,09	-7,0%	41%	27%	5%
Brent Crude	76,18	10,7%	85%	7%	2%
Copper	6432,50	-5,1%	60%	26%	11%



TOP 40

Top 40		Close	1M %	1 Year %	2Y Ann %	5Y Ann %
1	NASPERS	2915,83	-4,5%	6%	15%	15%
2	BHP GROUP PLC	423,16	4,3%	20%	8%	19%
3	COMPAGNIE FINANCIERE	174,56	10,0%	60%	21%	15%
4	ANGLO	585,43	-3,1%	48%	22%	34%
5	FIRSTRAND	53,35	-2,8%	37%	12%	4%
6	IMPLATS	242,28	1,4%	10%	8%	40%
7	Sibanye Stillwater Ltd	59,50	-3,0%	67%	8%	14%
8	MONDI PLC	379,10	-1,1%	18%	8%	6%
9	STANBANK	127,65	1,9%	22%	-20%	0%
10	MTN GROUP	104,00	10,4%	67%	-1%	4%
11	BRITISH AMERICAN TOBACCO PLC	547,30	0,6%	-17%	4%	-10%
12	ANGLOPLAT	1643,54	-4,4%	33%	18%	80%
13	ANGLO GOLD ASHANTI	264,72	-7,6%	48%	3%	1%
14	GOLDFIELDS LTD	128,66	-23,9%	-16%	27%	17%
15	CAPITEC	1668,21	1,0%	85%	14%	24%
16	SASOL	276,45	2,4%	64%	6%	-13%
17	PROSUS NV	1379,04	-4,7%	-11%		
18	SANLAM	61,08	8,7%	6%	-11%	0%
19	BID CORP LTD	316,93	11,0%	12%	2%	4%
20	ABS A GROUP LTD	135,49	1,5%	51%	11%	1%
21	NORTHAM PLATINUM	220,77	0,8%	95%	87%	41%
22	VODACOM GROUP (PTY) LTD	127,94	-1,3%	6%	2%	-5%
23	SHOPRITE	154,00	-0,2%	45%	3%	1%
24	CLICKS GROUP	243,58	-3,6%	13%	7%	16%
25	MULTICHOICE GROUP LTD	116,12	17,3%	9%	7%	
26	DISCOVERY	125,11	-10,3%	19%	-9%	1%
27	BIDVEST GROUP LIMITED	188,60	1,6%	30%	-2%	6%
28	OLD MUTUAL LTD	13,48	-1,8%	14%	21%	
29	ASPEN	159,00	-2,0%	12%	25%	-15%
30	BSMGRO	115,14	-2,3%	14%	-8%	-9%
31	MIR PRICE GROUP LTD	209,32	8,4%	41%	2%	1%
32	NEDBANK	170,28	16,1%	58%	-18%	-2%
33	GROWTHPOINT	14,70	4,6%	4%	-22%	-10%
34	EXXARO RESOURCES LTD	170,79	12,5%	27%	1%	25%
35	REINET INVESTMENTS SCA	278,33	0,0%	4%	10%	4%
36	WOOLIES	54,38	-5,9%	65%	6%	-8%
37	GLENCORE PLC	82,10	-3,6%	73%	-11%	17%
38	SPAR	178,80	-3,4%	4%	-4%	-2%
39	NEPI ROCKCASTLE PLC	99,81	5,4%	18%	10%	
40	INVESTEC	59,34	9,9%	68%	-9%	-4%



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LAST MONTH WE INTRODUCED A QUARTERLY DRAW FROM OUR PAID UP MEMBERS AND IT WAS GREAT TO HAND OVER THE WOOLWORTHS VOUCHERS TO TIKANELO.

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Spotlight on the Standards of Practice #10

By CMASA

LEGAL

The professional case manager shall adhere to all applicable laws and regulations, which have full force and effect of law, governing all aspects of case management practice including, but not limited to, client privacy and confidentiality rights. It is the responsibility of the professional case manager to work within the scope of his/her profession.

1. Standard: Confidentiality and Client Privacy

The professional case manager should adhere to all laws, as well as policies and procedures, governing client privacy and confidentiality, and should act in a manner consistent with the client's best interest in all aspects of communication and recordkeeping whether through traditional paper records and/or electronic health records (EHR).

How Demonstrated:

- Demonstration of up-to-date knowledge of, and adherence to, applicable laws and regulations concerning confidentiality, privacy, and protection of the client's medical information.
- Evidence of a good faith effort to obtain the client's written acknowledgement that she/he has received notice of privacy rights and practices.

2. Standard: Consent for Professional Case Management Services

The professional case manager should obtain appropriate and informed consent before the implementation of case management services.

How Demonstrated:

- Evidence that the client and/or client's family or family caregiver have been thoroughly informed with regard to:
- Proposed case management process and services relating to the client's health condition(s) and needs;
- Possible benefits and costs of such services;
- Alternatives to proposed services;
- Potential risks and consequences of proposed services and alternatives; and
- Client's right to decline the proposed case management services and awareness of potential risks and consequences of such decision.
- Evidence that the information was communicated in a client-sensitive manner, which is intended to permit the client to make voluntary and informed choices.
- Documented informed consent where client consent is a prerequisite to the provision of case management services.



Eating whole grains linked to smaller increases in waist size, blood pressure, blood sugar

Tufts University, Health Sciences Campus

A study finds middle- to older-aged adults who ate more servings of whole grains, compared to those who ate fewer, were more likely to have smaller increases in waist size, blood pressure, and blood sugar levels as they aged. All three are linked with increased risk of heart disease.

Middle- to older-aged adults who ate at least three servings of whole grains daily had smaller increases in waist size, blood pressure, and blood sugar levels over time compared to those who ate less than one-half serving per day, according to new research.

Published July 13, 2021, in the *Journal of Nutrition*, the study by researchers at the Jean Mayer USDA Human Nutrition Research Center on Aging at Tufts University examined how whole- and refined-grain intake over time impacted five risk factors of heart disease: Waist size, blood pressure, blood sugar, triglyceride, and HDL (“good”) cholesterol.

Using data from the Framingham Heart Study Offspring Cohort, which began in the 1970s to assess long-term risk factors of heart disease, the new research examined health outcomes associated with whole- and refined-grain consumption over a median of 18 years. The 3,100 participants from the cohort were mostly white and, on average, in their mid-50s at the start of data collection. The research team compared changes in the five risk factors, over four-year intervals, across four categories of reported whole grain intake, ranging from less than a half serving per day to three or more servings per day. According to the Dietary Guidelines for Americans 2020-2025, the recommended amount of whole grains is three or more servings daily. An example of a serving is one slice of whole-grain bread, a half cup of rolled oats cereal, or a half cup of brown rice.

The results showed that for each four-year interval: Waist size increased by an average of over 1 inch in the low intake participants, versus about ½ inch in the high intake participants.

Even after accounting for changes in waist size, average increases in blood sugar levels and systolic blood pressure were greater in low intake participants



compared to high intake participants.

The researchers also studied the five risk factors across four categories of refined-grain intake, ranging from less than two servings per day to more than four servings per day. Lower refined-grain intake led to a lower average increase in waist size and a greater mean decline in triglyceride levels for each four-year period. “Our findings suggest that eating whole-grain foods as part of a healthy diet delivers health benefits beyond just helping us lose or maintain weight as we age. In fact, these data suggest that people who eat more whole grains are better able to maintain their blood sugar and blood pressure over time. Managing these risk factors as we age may help to protect against heart disease,” said Nicola McKeown, senior and corresponding author and a scientist on the Nutritional Epidemiology Team at the USDA HNRCA.



“There are several reasons that whole grains may work to help people maintain waist size and reduce increases in the other risk factors. The presence of dietary fiber in whole grains can have a satiating effect, and the magnesium, potassium, and antioxidants may contribute to lowering blood pressure. Soluble fiber in particular may have a beneficial effect on post-meal blood sugar spikes,” said Caleigh Sawicki. Sawicki did this work as part of her doctoral dissertation while a student at the Gerald J. and Dorothy R. Friedman School of Nutrition Science and Policy at Tufts University and while working with the Nutritional Epidemiology Team at the USDA HNRCA.

The greatest contributor to whole-grain intake among participants was whole-wheat breads and ready-to-eat whole-grain breakfast cereals. The refined grains came mostly from pasta and white bread. The difference in health benefits between whole and refined grains may stem from the fact that whole grains are less processed than refined grains. Whole grains have a fiber-rich

outer layer and an inner germ layer packed with B vitamins, antioxidants, and small amounts of healthy fats. Milling whole grains removes these nutrient-dense components, leaving only the starch-packed refined grain behind.

“The average American consumes about five servings of refined grains daily, much more than is recommended, so it’s important to think about ways to replace refined grains with whole grains throughout your day. For example, you might consider a bowl of whole-grain cereal instead of a white flour bagel for breakfast and replacing refined-grain snacks, entrees, and side dishes with whole-grain options. Small incremental changes in your diet to increase whole-grain intake will make a difference over time,” McKeown said.

Methodology

To measure daily grain intake, the researchers used diet questionnaires that participants completed every four years from 1991 to 2014, resulting in a median of 18 years of data.

Dietary assessment data came from five study examinations, and observations were only included if participants attended at least two consecutive examinations with accurate dietary data. Participants with diabetes at baseline were excluded.

The statistical analysis was adjusted for factors that might influence the results, including other aspects of a healthy diet. Limitations of the study include the fact that food consumption is self-reported, and participants may over- or under-estimate intake of certain foods based on perceived social desirability. Due to its observational design, the study does not reflect a causal relationship.

Story Source:

Materials provided by Tufts University, Health Sciences Campus. Note: Content may be edited for style and length.

Journal Reference:

1. Caleigh M Sawicki, Paul F Jacques, Alice H Lichtenstein, Gail T Rogers, Jiantao Ma, Edward Saltzman, Nicola M McKeown. Whole- and Refined-Grain Consumption and Longitudinal Changes in Cardiometabolic Risk Factors in the Framingham Offspring Cohort. *The Journal of Nutrition*, 2021; DOI: 10.1093/jn/nxab177

Know Your Customers’ “Jobs to Be Done”

By Clayton M. Christensen, Taddy Hall, Karen Dillon and David S. Duncan

Summary. Firms have never known more about their customers, but their innovation processes remain hit-or-miss. Why? According to Christensen and his co-authors, product developers focus too much on building customer profiles and looking for correlations in data. To create offerings that people truly want to buy, firms instead need to home in on the job the customer is trying to get done.

Some jobs are little (pass the time); some are big (find a more fulfilling career). When we buy a product, we essentially “hire” it to help us do a job. If it does the job well, we’ll hire it again. If it does a crummy job, we “fire” it and look for something else to solve the problem.

Jobs are multifaceted. They’re never simply about function; they have powerful social and emotional dimensions. And the circumstances in which customers try to do them are more critical than any buyer characteristics. Consider the experiences of condo developers targeting retirees who wanted to downsize their homes. Sales were weak until the developers realized their business was not construction but transitioning lives. Instead of adding more features to the condos, they created services assisting buyers with the move and with their decisions about what to keep and to discard. Sales took off.

The key to successful innovation is identifying jobs that are poorly performed in customers’ lives and then designing

products, experiences, and processes around those jobs

For as long as we can remember, innovation has been a top priority—and a top frustration—for leaders. In a recent McKinsey poll, 84% of global executives reported that innovation was extremely important to their growth strategies, but a staggering 94% were dissatisfied with their organizations’ innovation performance. Most people would agree that the vast majority of innovations fall far short of ambitions.

On paper, this makes no sense. Never have businesses known more about their customers. Thanks to the big data revolution, companies now can collect an enormous variety and volume of customer information, at unprecedented speed, and perform sophisticated analyses of it. Many firms have established structured, disciplined innovation processes and brought in highly skilled talent to run them. Most firms carefully calculate and mitigate innovations’ risks. From the outside, it looks as if companies have mastered a precise, scientific process. But for most of them, innovation is still painfully hit-or-miss. What has gone so wrong?

The fundamental problem is, most of the masses of customer data companies create is structured to show correlations: This customer looks like that one, or 68% of customers say they prefer version A to version B. While it’s exciting to find patterns in the numbers, they don’t mean that one thing actually caused another. And though it’s no surprise that correlation



Artwork: Marijah Bac Cam, Blue Landscape, charcoal, ink, marker, and pencil on paper

isn't causality, we suspect that most managers have grown comfortable basing decisions on correlations.

Why is this misguided? Consider the case of one of this article's co-authors, Clayton Christensen. He's 64 years old. He's six feet eight inches tall. His shoe size is 16. He and his wife have sent all their children off to college. He drives a Honda minivan to work. He has a lot of characteristics, but none of them has caused him to go out and buy the New York Times. His reasons for buying the paper are much more specific. He might buy it because he needs something to read on a plane or because he's a basketball fan and it's March Madness time. Marketers who collect demographic or psychographic information about him—and look for correlations with other buyer segments—are not going to capture those reasons.

After decades of watching great companies fail, we've come to the conclusion that the focus on correlation—and on knowing more and more about customers—is taking firms in the wrong direction. What they really need to home in on is the progress that the customer is trying to make in a given circumstance—what the customer hopes to accomplish. This is what we've come to call the job to be done.

We all have many jobs to be done in our lives. Some are little (pass the time while waiting in line); some are big (find a more fulfilling career). Some surface unpredictably (dress for an out-of-town business meeting after the airline lost my suitcase); some regularly (pack a healthful lunch for my daughter to take to school). When we buy a product, we essentially “hire” it to help us do a job. If it does the job well, the next time we're confronted with the same job, we tend to hire that product again. And if it does a crummy job, we “fire” it and look for an alternative. (We're using the word “product” here as shorthand for any solution that companies can sell; of course, the full set of “candidates” we consider hiring can often go well beyond just offerings from companies.)

This insight emerged over the past two decades in a course

taught by Clay at Harvard Business School. (See “Marketing Malpractice,” HBR, December 2005.) The theory of jobs to be done was developed in part as a complement to the theory of disruptive innovation—which at its core is about competitive responses to innovation: It explains and predicts the behavior of companies in danger of being disrupted and helps them understand which new entrants pose the greatest threats. The focus on knowing more about customers has taken firms in the wrong direction.

But disruption theory doesn't tell you how to create products and services that customers want to buy. Jobs-to-be-done theory does. It transforms our understanding of customer choice in a way that no amount of data ever could, because it gets at the causal driver behind a purchase.

The Business of Moving Lives

A decade ago, Bob Moesta, an innovation consultant and a friend of ours, was charged with helping bolster sales of new condominiums for a Detroit-area building company. The company had targeted downsizers—retirees looking to move out of the family home and divorced single parents. Its units were priced to appeal to that segment—\$120,000 to \$200,000—with high-end touches to give a sense of luxury. “Squeak less” floors. Triple-waterproof basements. Granite counters and stainless-steel appliances. A well-staffed sales team was available six days a week for any prospective buyer who walked in the door. A generous marketing campaign splashed ads across the relevant Sunday real estate sections.

The units got lots of traffic, but few visits ended up converting to sales. Maybe bay windows would be better? Focus group participants thought that sounded good. So the architect scrambled to add bay windows (and any other details that the focus group suggested) to a few showcase units. Still sales did not improve.

Although the company had done a cost-benefit analysis of all the details in each unit, it actually had very little idea what made



the difference between a tire kicker and a serious buyer. It was easy to speculate about reasons for poor sales: bad weather, underperforming salespeople, the looming recession, holiday slowdowns, the condos' location. But instead of examining those factors, Moesta took an unusual approach: He set out to learn from the people who had bought units what job they were hiring the condominiums to do. "I asked people to draw a timeline of how they got here," he recalls. The first thing he learned, piecing together patterns in scores of interviews, was what did not explain who was most likely to buy. There wasn't a clear demographic or psychographic profile of the new-home buyers, even though all were downsizers. Nor was there a definitive set of features that buyers valued so much that it tipped their decisions.

But the conversations revealed an unusual clue: the dining room table. Prospective customers repeatedly told the company they wanted a big living room, a large second bedroom for visitors, and a breakfast bar to make entertaining easy and casual; on the other hand, they didn't need a formal dining room. And yet, in Moesta's conversations with actual buyers, the dining room table came up repeatedly. "People kept saying, 'As soon as I figured out what to do with my dining room table, then I was free to move,'" reports Moesta. He and his colleagues couldn't understand why the dining room table was such a big deal. In most cases people were referring to well-used, out-of-date furniture that might best be given to charity—or relegated to the local dump.

But as Moesta sat at his own dining room table with his family over Christmas, he suddenly understood. Every birthday was spent around that table. Every holiday. Homework was spread out on it. The table represented family.

What was stopping buyers from making the decision to move, he hypothesized, was not a feature that the construction company had failed to offer but rather the anxiety that came with giving up something that had profound meaning. The decision to buy a six-figure condo, it turned out, often hinged on a family member's willingness to take custody of a clunky piece of used furniture.

That realization helped Moesta and his team begin to grasp the struggle potential home buyers faced. "I went in thinking we were in the business of new-home construction," he recalls. "But I realized we were in the business of moving lives."

Identifying Jobs to Be Done

Jobs analysis doesn't require you to throw out the data and research you've already gathered. Personas, ...

With this understanding of the job to be done, dozens of small but important changes were made to the offering. For example, the architect managed to create space in the units for a dining room table by reducing the size of the second bedroom. The

company also focused on easing the anxiety of the move itself: It provided moving services, two years' worth of storage, and a sorting room within the condo development where new owners could take their time making decisions about what to discard. The insight into the job the customers needed done allowed the company to differentiate its offering in ways competitors weren't likely to copy—or even comprehend. The new perspective changed everything. The company actually raised prices by \$3,500, which included (profitably) covering the cost of moving and storage. By 2007, when industry sales were off by 49% and the market was plummeting, the developers had actually grown business by 25%.

Getting a Handle on the Job to Be Done

Successful innovations help consumers to solve problems—to make the progress they need to, while addressing any anxieties or inertia that might be holding them back. But we need to be clear: "Job to be done" is not an all-purpose catchphrase. Jobs are complex and multifaceted; they require precise definition. Here are some principles to keep in mind:

"Job" is shorthand for what an individual really seeks to accomplish in a given circumstance.

But this goal usually involves more than just a straightforward task; consider the experience a person is trying to create. What the condo buyers sought was to transition into a new life, in the specific circumstance of downsizing—which is completely different from the circumstance of buying a first home. The circumstances are more important than customer characteristics, product attributes, new technologies, or trends. Before they understood the underlying job, the developers focused on trying to make the condo units ideal. But when they saw innovation through the lens of the customers' circumstances, the competitive playing field looked totally different. For example, the new condos were competing not against other new condos but against the idea of no move at all.

Good innovations solve problems that formerly had only inadequate solutions—or no solution.

Prospective condo buyers were looking for simpler lives without the hassles of home ownership. But to get that, they thought, they had to endure the stress of selling their current homes, wading through exhausting choices about what to keep. Or they could stay where they were, even though that solution would become increasingly imperfect as they aged. It was only when given a third option that addressed all the relevant criteria that shoppers became buyers. Jobs are never simply about function—they have powerful social and emotional dimensions. Creating space in the condo for a dining room table reduced a very real anxiety that prospective buyers had. They could take the table with them if they couldn't find a home for it. And having two years' worth of storage and a sorting room on the premises gave condo buyers permission to work slowly through



the emotions involved in deciding what to keep and what to discard. Reducing their stress made a catalytic difference.

These principles are described here in a business-to-consumer context, but jobs are just as important in B2B settings. For an example, see the sidebar “Doing Jobs for B2B Customers.”

Designing Offerings Around Jobs

A deep understanding of a job allows you to innovate without guessing what trade-offs your customers are willing to make. It's a kind of job spec.

Doing Jobs for B2B Customers

Des Traynor is a cofounder of Intercom, which makes software that helps companies stay in touch with customers via their ... Of the more than 20,000 new products evaluated in Nielsen's 2012–2016 Breakthrough Innovation report, only 92 had sales of more than \$50 million in year one and sustained sales in year two, excluding close-in line extensions. (Cofounder Taddy Hall is the lead author of Nielsen's report.) On the surface the list of hits might seem random—International Delight Iced Coffee, Hershey's Reese's Minis, and Tidy Cats LightWeight, to name just a few—but they have one thing in common.

According to Nielsen, every one of them nailed a poorly performed and very specific job to be done. International Delight Iced Coffee let people enjoy in their homes the taste of coffeehouse iced drinks they'd come to love. And thanks to Tidy Cats LightWeight litter, millions of cat owners no longer had to struggle with getting heavy, bulky boxes off store shelves, into car trunks, and up the stairs into their homes. How did Hershey's achieve a breakout success with what might seem to be just another version of the decades-old peanut butter cup? Its researchers began by exploring the circumstances in which Reese's enthusiasts were “firing” the current product formats. They discovered an array of situations—driving the car, standing in a crowded subway, playing a video game—in which the original large format was too big and messy, while the smaller, individually wrapped cups were a hassle (opening them required two hands). In addition, the accumulation of the cups' foil wrappers created

a guilt-inducing tally of consumption: I had that many? When the company focused on the job that smaller versions of Reese's were being hired to do, it created Reese's Minis. They have no foil wrapping to leave a telltale trail, and they come in a resealable flat-bottom bag that a consumer can easily dip a single hand into. The results were astounding: \$235 million in the first two years' sales and the birth of a breakthrough category extension.

Jobs aren't just about function—they have powerful social and emotional dimensions.

Creating customer experiences.

Identifying and understanding the job to be done are only the first steps in creating products that customers want—especially ones they will pay premium prices for. It's also essential to create the right set of experiences for the purchase and use of the product and then integrate those experiences into a company's processes.

When a company does that, it's hard for competitors to catch up. Take American Girl dolls. If you don't have a preteen girl in your life, you may not understand how anyone could pay more than a hundred dollars for a doll and shell out hundreds more for clothing, books, and accessories. Yet to date the business has sold 29 million dolls, and it racks up more than \$500 million in sales annually.

What's so special about American Girls? Well, it's not the dolls themselves. They come in a variety of styles and ethnicities and are lovely, sturdy dolls. They're nice, but they aren't amazing. Yet for nearly 30 years they have dominated their market. When you see a product or service that no one has successfully copied, the product itself is rarely the source of the long-term competitive advantage.

American Girl has prevailed for so long because it's not really selling dolls: It's selling an experience. Individual dolls represent different times and places in U.S. history and come with books that relate each doll's backstory. For girls, the dolls provide a rich opportunity to engage their imaginations, connect with

friends who also own the dolls, and create unforgettable memories with their mothers and grandmothers. For parents—the buyers—the dolls help engage their daughters in a conversation about the generations of women that came before them—about their struggles, their strength, their values and traditions.

American Girl founder Pleasant Rowland came up with the idea when shopping for Christmas presents for her nieces. She didn't want to give them hypersexualized Barbies or goofy Cabbage Patch Kids aimed at younger children. The dolls—and their worlds—reflect Rowland's nuanced understanding of the job preteen girls hire the dolls to do: help articulate their feelings and validate who they are—their identity, their sense of self, and their cultural and racial background—and make them feel they can surmount the challenges in their lives.

There are dozens of American Girl dolls representing a broad cross section of profiles. Kaya, for example, is a young girl from a Northwest Native American tribe in the late 18th century. Her backstory tells of her leadership, compassion, courage, and loyalty. There's Kirsten Larson, a Swedish immigrant who settles in the Minnesota territory and faces hardships and challenges but triumphs in the end. And so on. A significant part of the allure is the well-written, historically accurate books about each character's life.

Rowland and her team thought through every aspect of the experience required to perform the job. The dolls were never sold in traditional toy stores. They were available only through mail order or at American Girl stores, which were initially located in just a few major metropolitan areas. The stores have doll hospitals that can repair tangled hair or fix broken parts. Some have restaurants in which parents, children, and their dolls can enjoy a kid-friendly menu—or where parents can host birthday parties. A trip to the American Girl store has become a special day out, making the dolls a catalyst for family experiences that will be remembered forever.

No detail was too small to consider. Take the sturdy red-and-pink boxes the dolls come in. Rowland remembers the debate over whether to wrap them with narrow cardboard strips, known as “belly bands.” Because the bands each added 2 cents and 27 seconds to the packaging process, the designers suggested skipping them. Rowland says she rejected the idea out of hand: “I said, ‘You're not getting it. What has to happen to make this special to the child? I don't want her to see some shrink-wrapped thing coming out of the box. The fact that she has to wait just a split second to get the band off and open the tissue under the lid makes it exciting to open the box. It's not the same as walking down the aisle in the toy store and picking a Barbie off the shelf.’”

In recent years Toys “R” Us, Walmart, and even Disney have all tried to challenge American Girl's success with similar dolls—at

a small fraction of the price. Though American Girl, which was acquired by Mattel, has experienced some sales declines in the past two years, to date no competitor has managed to make a dent in its market dominance. Why? Rowland thinks that competitors saw themselves in the “doll business,” whereas she never lost sight of why the dolls were cherished: the experiences and stories and connections that they enable.

Aligning processes.

The final piece of the puzzle is processes—how the company integrates across functions to support the job to be done. Processes are often hard to see, but they matter profoundly. As MIT's Edgar Schein has discussed, processes are a critical part of an organization's unspoken culture. They tell people inside the company, “This is what matters most to us.” Focusing processes on the job to be done provides clear guidance to everyone on the team. It's a simple but powerful way of making sure a company doesn't unintentionally abandon the insights that brought it success in the first place.

A good case in point is Southern New Hampshire University, which has been lauded by U.S. News & World Report (and other publications) as one of the most innovative colleges in America. After enjoying a 34% compounded annual growth rate for six years, SNHU was closing in on \$535 million in annual revenues at the end of fiscal 2016.

Like many similar academic institutions, SNHU once struggled to find a way to distinguish itself and survive. The university's longtime bread-and-butter strategy had relied on appealing to a traditional student body: 18-year-olds, fresh out of high school, continuing their education. Marketing and outreach were generic, targeting everyone, and so were the policies and delivery models that served the school.

SNHU had an online “distance learning” academic program that was “a sleepy operation on a nondescript corner of the main campus,” as president Paul LeBlanc describes it. Yet it had attracted a steady stream of students who wanted to resume an aborted run at a college education. Though the online program was a decade old, it was treated as a side project, and the university put almost no resources into it.

On paper, both traditional and online students might look similar. A 35-year-old and an 18-year-old working toward an accounting degree need the same courses, right? But LeBlanc and his team saw that the job the online students were hiring SNHU to do had almost nothing in common with the job that “coming of age” undergraduates hired the school to do. On average, online students are 30 years old, juggling work and family, and trying to squeeze in an education. Often they still carry debt from an earlier college experience. They're not looking for social activities or a campus scene. They need higher education to provide just four things: convenience,

customer service, credentials, and speedy completion times. That, the team realized, presented an enormous opportunity. SNHU's online program was in competition not with local colleges but with other national online programs, including those offered by both traditional colleges and for-profit schools like the University of Phoenix and ITT Technical Institute. Even more significantly, SNHU was competing with nothing. Nonconsumption. Suddenly, the market that had seemed finite and hardly worth fighting for became one with massive untapped potential.

But very few of SNHU's existing policies, structures, and processes were set up to support the actual job that online students needed done. What had to change? "Pretty much everything," LeBlanc recalls. Instead of treating online learning as a second-class citizen, he and his team made it their focus. During a session with about 20 faculty members and administrators, they charted the entire admissions process on a whiteboard. "It looked like a schematic from a nuclear submarine!" he says. The team members circled all the hurdles that SNHU was throwing up—or not helping people overcome—in that process. And then, one by one, they eliminated those hurdles and replaced them with experiences that would satisfy the job that online students needed to get done. Dozens of decisions came out of this new focus.

Here are some key questions the team worked through as it redesigned SNHU's processes:

What experiences will help customers make the progress they're seeking in a given circumstance?

For older students, information about financial aid is critical; they need to find out if continuing their education is even possible, and time is of the essence. Often they're researching options late at night, after a long day, when the kids have finally gone to sleep. So responding to a prospective student's inquiry with a generic e-mail 24 hours later would often miss the window of opportunity. Understanding the context, SNHU set an internal goal of a follow-up phone call within eight and a half minutes. The swift personal response makes prospective students much more likely to choose SNHU.

What obstacles must be removed?

Decisions about a prospect's financial aid package and how much previous college courses would count toward an SNHU degree were resolved within days instead of weeks or months. What are the social, emotional, and functional dimensions of the job?

Ads for the online program were completely reoriented toward later-life learners. They attempted to resonate not just with the functional dimensions of the job, such as getting the training needed to advance in a career, but also with the emotional and social ones, such as the pride people feel in earning their

degrees. One ad featured an SNHU bus roaming the country handing out large framed diplomas to online students who couldn't be on campus for graduation. "Who did you get this degree for?" the voice-over asks, as the commercial captures glowing graduates in their homes. "I got it for me," one woman says, hugging her diploma. "I did this for my mom," beams a 30-something man. "I did it for you, bud," one father says, holding back tears as his young son chirps, "Congratulations, Daddy!"

But perhaps most important, SNHU realized that enrolling prospects in their first class was only the beginning of doing the job. The school sets up each new online student with a personal adviser, who stays in constant contact—and notices red flags even before the students might. This support is far more critical to continuing education students than traditional ones, because so many obstacles in their everyday lives conspire against them. Haven't checked out this week's assignment by Wednesday or Thursday? Your adviser will touch base with you. The unit test went badly? You can count on a call from your adviser to see not only what's going on with the class but what's going on in your life. Your laptop is causing you problems? An adviser might just send you a new one. This unusual level of assistance is a key reason that SNHU's online programs have extremely high Net Promoter Scores (9.6 out of 10) and a graduation rate—about 50%—topping that of virtually every community college (and far above that of costlier, for-profit rivals, which have come under fire for low graduation rates).

SNHU has been open with would-be competitors, offering tours and visits to executives from other educational institutions. But the experiences and processes the university has created for online students would be difficult to copy. SNHU did not invent all its tactics. But what it has done, with laser focus, is ensure that its hundreds and hundreds of processes are tailored to the job students are hiring the school for.

Many organizations have unwittingly designed innovation processes that produce inconsistent and disappointing outcomes. They spend time and money compiling data-rich models that make them masters of description but failures at prediction. But firms don't have to continue down that path. Innovation can be far more predictable—and far more profitable—if you start by identifying jobs that customers are struggling to get done. Without that lens, you're doomed to hit-or-miss innovation. With it, you can leave relying on luck to your competitors.

A version of this article appeared in the September 2016 issue (pp.54–62) of Harvard Business Review.



September 2008

Minimum benefits give maximum cover (Part 2)

A case in point

Mpho Maseko suffers from Type 2 diabetes and uses two medicines (let's call them Drug D and Drug M) to treat her condition. Her medical scheme option has an annual chronic medicine limit of R5 000 and her medicines cost R550 per month.

Mpho pays a co-payment of R50 when she obtains her medicine from her local pharmacy.

In October last year, Mpho went, as usual, to collect her medication for the month, when the pharmacist informed her that she had no chronic benefits left to cover her diabetes medication.

"I was shocked and quite annoyed that I was not warned in advance that my benefit was almost exhausted. I don't have an extra R500 per month to pay for this!"

For the remainder of the year, Mpho used her medication when she could afford to buy it. Needless to say, her condition took a turn for the worse and she ended up in hospital on the brink of a diabetic coma.

According to the Council for Medical Schemes, Mpho's case is not unique. Too many people don't know what their rights are as medical scheme members, especially as far as Prescribed Minimum Benefits (PMBs) are concerned.

What to ask your medical scheme

1. Is my condition on the PMBs list?
2. What are the DSP rules for my condition?
3. What are the treatment standards for my condition?
4. Are there any other requirements I need to be aware of, e.g. joining a managed care programme?
5. What do I need to ask or tell my doctor?

Your doctor should know and understand the PMBs guidelines so that she can help you get the treatment you need without incurring costs that your scheme does not cover.

Recognising our Loyal Members

We are very grateful to each and everyone of you that pays their fees every year, your ongoing support of the Association helps to keep the wheels turning and we thank you. Having debated and given thought to how to recognise and thank you we had all sort of ideas floating around but most needed a face to face interaction which is just not possible. Therefore, the most simple, effective way is doing this is to have a random, quarterly, draw of the paid up members and send them a gift voucher that is redeemable wherever they live. We selected Woolworths for a number of reasons including, quality of products, variety of products and the nationwide footprint making it accessible to all.

Quarterly member Draw

WE HAVE A WINNER

R500 WOOLWORTHS GIFT VOUCHER TO
SPOIL YOURSELF

MELANDRI DE BEER

CLUB SURGICAL CENTRE

PLEASE CONTACT SHARON TO CLAIM YOUR PRIZE

The lyric to a song Unsung Hero's in memory of all who died during this quarter

By Tina Arena

You sit in silence in the shadows
You don't complain or criticise
And while the world may see me as a fool
They're not looking through your eyes
No questions asked
You're there
When I need you
With a love that inspires
Me to be
Everything you deserve
Cause you're my
Unsung hero
And I know it's not easy
To walk in your shoes
Day after day
You continue to amaze me
Now I sing this song of love
For you

While others long to steal the spotlight
You work your magic quietly
Cause you're not in it for the glory
The love you give comes naturally
I may not have much
What I have
I give it to you
This song that I sing
Is my gift

And I swear that I mean every word
Cause you're my
Unsung hero
And I know it's not easy
To walk in your shoes
Day after day
You continue to amaze me
Now I sing this song of love
For you

My unsung hero
And I know it's not easy
To walk in your shoes
Day after day
You continue to amaze me
Now I sing this song of love
For you
Now I sing this song of love
For you

Sing this song of love
Sing this song of love
I'll sing it for you baby
Sing it for you
You are my hero



Virtual Meetings



Virtual meetings have become a way of life and our only way of meeting.

Zoom In and join us in the educational sessions and general meetings.

We are going to try and be creative on how we do this but without you joining in you miss out and we miss you.

Look out for the next meeting announcement and join us