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BUDGET FOR A BETTER YOU

SMART WAYS TO CUT THE COST OF STAYING HEALTHY

Caring for our well-being is never negotiable; however, with rising food and medical costs, staying healthy can feel like a financial burden. The good news is that you don't have to break the bank to maintain a healthy lifestyle. From affordable nutrition hacks to budget-friendly medical check-ups, small changes can make a big difference.



IN FLIGHT

✕ JustMoney.co.za, a platform that helps South Africans make good money choices, has various tips to prioritise your health while keeping expenses in check.

- **Cook at home:** Meals made from scratch are healthier and cheaper than takeaways. Batch cooking and freezing prevent waste and make it easier to maintain a healthy diet.
- **Shop carefully:** Plan nutritious meals and compare ingredient prices across brands. Support local markets and shop for fresh, seasonal produce. Choose whole foods over processed foods. Buy in bulk and choose store brands over premium labels.
- **Drink more water:** Carry a reusable water bottle to stay hydrated on the go. Cut down on sugary drinks and expensive beverages.
- **Keep active:** Try free workout apps, walking or jogging in parks, hiking, or joining community fitness groups. Register for free parkrun events at www.parkrun.co.za.
- **Get preventative health checks:** Catching health issues early saves money in the long run. Government clinics offer free screenings for conditions such as high blood pressure, diabetes, HIV, and cervical cancer. Many pharmacies offer affordable health checks, too. Medical aid schemes, including the Government Employees Medical Scheme (GEMS) and medical insurance plans, provide preventative screening, depending on the selected tier.
- **Book a virtual health consultation:** See a doctor on your phone or device, get a sick note or prescription, then collect your medication via Clicks' www.udok.co.za or www.kena.health.
- **Research medical aid packages:** Medical aid is a big financial commitment, so be sure to compare options before signing up. Consider hospital or savings plans if comprehensive coverage is too costly. Always check which benefits are included, such as chronic medication cover, and whether any waiting periods or co-payments apply.
- **Budget for essential insurance:** Health isn't just about exercise and diet; it's also about financial protection. Medical aid gap cover, disability insurance, and funeral cover provide peace of mind.
- **Check your eligibility for government services:** Those who are unemployed or on a government grant, pregnant or breastfeeding women, children aged under six years, and low-income earners are eligible for free or low-cost



services at public clinics and hospitals. Free contraception is also available through the public healthcare system.

- **Look after your mental health:** Prioritising good sleep, relaxation, and social connections can help you manage stress. Free or low-cost mental health support is available through government health departments and some workplace wellness programmes. The South African Depression and Anxiety Group lists numerous helplines and free support groups at www.sadag.org.
- **Use rewards programmes:** Some medical aids and retail stores offer rewards for healthy living, such as discounts on healthy food, gym memberships, and fitness-related purchases. Find out about the Discovery Vitality behaviour change programme at www.discovery.co.za.
- **Save on medication:** Ask for generic medicines instead of brand-name drugs, and check if your medical aid provider has a preferred pharmacy network.
- **Claim tax credits:** The government is considering removing medical aid tax credits to help fund the National Health Insurance programme. Currently, however, you can claim for medical scheme fees and certain medical expenses.

"Prioritising your health doesn't have to break the bank," concludes JustMoney operations manager Sarah Nicholson. "Smart planning and mindful choices can keep you healthy while staying within budget."

JustMoney.co.za offers articles, money management tools, and various financial solutions and services. Join more than 700,000 South Africans who subscribe and have access to a free credit score and personalised financial solutions. ✕