

Healthy Heart Score

Frequently asked questions

Which measurements have been included to calculate my HHS?

Your body fat, blood pressure, glucose (or HbA1c), total cholesterol and smoking status are used to calculate your Healthy Heart Score. You can choose to have your HDL (high-density lipoproteins, or “good” cholesterol) included in the calculation.

Why is body fat included in the calculation?

Body fat helps to calculate a more accurate HHS result. The HHS gives an indication of whether body fat is within or outside acceptable ranges. Body fat is included in the HHS because too much is an increasing South African and global epidemic that has been found to contribute significantly to CVD, as well as a myriad of lifestyle-related diseases, such as diabetes and certain types of cancers. High body fat is also associated with other risk factors such as high blood pressure, abnormal cholesterol levels, etc. Excessively low body fat can also result in a number of health conditions, including CVD.

Body fat percentage is calculated by your waist circumference, weight, height, age and gender, and then using a scientifically validated equation developed by our research team. You can choose to measure your own body fat, if you want.

Do low values affect the HHS?

Low values have been shown to cause CVD: low blood pressure has been shown to increase the risk of CVD and death; low glucose is a predictor of any cause of death and can increase the risk of incidents that cause damage to the heart muscle; and excessively low body fat can result in numerous health conditions, including CVD. Low cholesterol levels have been linked to an increase in death associated with trauma, some types of cancer, haemorrhagic stroke, respiratory and infectious diseases, depression, suicide, anxiety, impulsivity and/or aggression.

We mark these low values as “somewhat acceptable” as a preventative measure – to make you aware of your health and to help you improve it before it gets worse. However, we will use a low HDL measurement to calculate your HHS.

Will a low HDL (cholesterol) measurement affect my HHS?

Yes, a low (or below acceptable) HDL measurement is as much of a concern as a high (above acceptable or too high) measurement and will negatively affect your HHS. For example, if your total cholesterol and HDL are below acceptable levels (low), you will get an amber HHS.

Are you going to change the high values?

No, we are not changing how high values are used in the HHS calculation because values that are above the acceptable range can be a sign of adverse health.

Multiply will continue to educate members on both low and high values because we are concerned about your health and we want you to be aware of any potential health risks so that you can take action.

Why are men’s and women’s ranges sometimes different, affecting the HHS?

The Framingham equation (as used in 2017) includes gender in its cardiovascular disease risk stratification. Research has shown marked gender differences in the risk of developing cardiovascular disease as we age. Men have lower cardio protective benefits when compared to women of the same age, but as they age, this gender difference disappears. At this point, the incidence of cardiovascular disease becomes a primary cause of death or disease in both men and women.

What if my health professional disagrees with Multiply’s HHS ranges?

Normative values have been extensively scrutinized by Multiply’s panel of medical experts. The revised HHS is based on sound scientific research and has undergone extensive expert input and analysis.

Why is it important to focus on Cardiovascular Disease (CVD)?

The CVD burden in South Africa is increasing and is predicted to become the main contributor to overall morbidity and mortality. The World Health Organisation (WHO) estimates the burden of non-communicable disease to be two to three times higher in South Africa when compared to developed countries, accounting for up to 28% of the total burden of disease.

Why is blood pressure assessed?

South Africa has one of the highest rates of high blood pressure worldwide, with individuals over the age of 50 having the highest incidence. One in three adults suffer from high blood pressure in South Africa. High blood pressure increases the risk of dying from stroke by 33%, congestive heart failure (CHF) by 50%, and renal failure by 10% to 15%.

Normal blood pressure: Systolic Blood pressure (top reading) 91-129/ Diastolic blood pressure (bottom reading) 61-80 mmHg

Why is total cholesterol assessed?

Total cholesterol is an indication of atherosclerosis, which is associated with a build-up of cholesterol in artery walls, and is one of the leading causes of CVD in South Africa. This finding is substantiated by the WHO, which indicated that nearly half of the variance in CVD rates are due to differences in blood cholesterol levels. In South Africa, 80% of 'westernised' South Africans have an elevated cholesterol level, with the remaining 20% having cholesterol levels that place them at risk of developing high cholesterol.

Total cholesterol is measured randomly, in a non-fasting state. This means that you can eat before doing your total cholesterol test. Total cholesterol is the only lipoprotein lipid value that will be used to calculate your Healthy Heart Score (except if you choose to have your HDL included). This is scientifically acceptable, since the Healthy Heart Score is not a diagnostic tool, but is used for mass screening to identify and prevent CVD risk.

Within range total cholesterol: 4.11-5.19 mmol.l-1

What about HDL?

You can choose to have High-Density Lipoprotein Cholesterol (HDL) included in the revised Healthy Heart Score calculation. This test is not included in your health assessment and will need to be done at a doctor's office at your own cost. You will need to send your HDL result to Multiply to calculate your HHS.

HDL is known as the 'good cholesterol' because high levels of it lower your risk of developing atherosclerosis.

Within range HDL for males: 1.17- 2.33 mmol.l-1

Within range HDL for females: 1.30- 2.33 mmol.l-1

What will happen if I am not happy with my HDL reading?

Your latest measurements will always replace existing measurements. So, if you go for another health assessment without an HDL, then your HDL will be deleted automatically and only the latest total cholesterol measurement will be used to calculate HHS.

Why is glucose measured?

Glucose is measured randomly, in a non-fasting state. This means that you can eat before doing your glucose test.

Research has shown a relationship between diabetes and CVD and individuals suffering from a heart attack or stroke. Individuals with diabetes are also more likely to have certain conditions, or risk factors that increase their risk of developing CVD.

Within range random/non-fasting glucose: 3.91-7.8 mmol.l-1

What about HbA1c?

HbA1c reflects the mean glucose concentration over the previous period (approximately 8-12 weeks, depending on the individual) and more accurately shows long-term glycaemic control than blood and urinary glucose determinations.

As an alternative, you can choose to use your HbA1c result over and above glucose. This test is not included in your health assessment and can be done at your doctor's office at your own cost. You will then need to send your result to Multiply to include in your HHS calculation.

Within range HbA1c: 4-5.6 %

Why is my smoking status part of the HHS?

Cigarette smoking is associated with an increased rate of cardiovascular events. Evidence shows that cigarette smokers are at an increased risk of dying from CVD, compared to non-smokers. When compared to non-smokers, the risk of dying from CVD is increased by about 1.5 to 2.5 times in smokers, and up to 3.5 times in heavy smokers.

Is vaping, electronic cigarettes/e-cigarettes, pipes, cigars and hubbly-bubbly considered as smoking?

Yes.

What does each variable's category mean?

Below acceptable: Below the range of the standardised norms

Acceptable: Within range of the standardised norms

Somewhat acceptable: Above the range of the standardised norms

Too high: Far exceeding the range of the standardised norms

How should the Healthy Heart Score colours be interpreted?

Green	Amber	Red
Congratulations! Keep it up.	There is room for improvement.	Take action now to improve your health.
The risk factors for your cardiovascular health are all great for now. Check your report for tips to keep up the good work.	You should take small steps to improve your health. Small changes now can make a big difference later. Check your report for some tips to help.	You need to take serious action to improve your risk factors. Use the Hello Doctor app to talk to a doctor on your phone 24/7, anywhere, any time.

I exercise regularly and don't have "acceptable" values. How is that possible?

Not all physical activity improves heart function, as measured in the HHS. Remember that your values would be worse if you didn't participate in any physical activity.

What if I am not happy with my estimated body fat?

If you are not satisfied with your estimated body fat, you can do the 4-skinfold body fat percentage test. This can be done at any BASA accredited Biokineticist at your own cost. The results will be sent to us and may affect your HHS.

The skinfold method does not affect your fitness assessment level if you completed a fitness assessment.

Why is Multiply not showing my body fat percentage?

Multiply estimates the range in which your body fat percentage lies, and not your specific body fat percentage.

Strong scientific evidence supports our decision to incorporate estimated body fat percentage in the HHS calculation. We do not use BMI (body mass index), but rather estimated body fat percentage.

Will body fat be calculated while I am pregnant?

No. Your body fat measurement will not be used to calculate your HHS and fitness assessment level, up until 6 months after your pregnancy. You will need to supply proof of your pregnancy and/or the birth certificate to the nurse or Biokineticist as proof that you gave birth within the last six months.

If you completed your health and/or fitness assessment but did not know that you were pregnant at the time, we won't be able to change your HHS or fitness assessment level. However, you can choose to have a repeat health and/or fitness assessment at your own cost.

Will my high cholesterol reading impact my HHS negatively if I'm pregnant or gave birth in the last 6 months?

If you had a normal total cholesterol reading before falling pregnant and it is in your history file, we will use it to override your current reading, if high.

If there is no total cholesterol reading, we will load a "normal" total cholesterol range for you.

If you did not have an acceptable total cholesterol level before falling pregnant, no exception will be made because of the medical implications during pregnancy.

Can my Healthy Heart Score and fitness assessment results change each other?

No.

How many points do I get for completing my health assessment?

You get 30 points just for doing your health assessment, with more points for your Healthy Heart Score result:

- Green: 70 points
- Amber: 30 points

For how long is my health assessment valid?

One year, but you can redo any one of the measurements at any time at your own cost. This can positively or negatively influence your Healthy Heart Score.

What can influence my Healthy Heart Score?

- Smoking status
- Age
- Gender
- Total cholesterol
- Glucose or HbA1C (if available)
- Blood pressure
- Estimated body fat percentage
- HDL cholesterol [if available]

How often should I go for a health assessment?

You can go for as many health assessments as you want, but Multiply only requires one health assessment to be done a year. As a Multiply Premier member, you get one free health assessment per year. Any more assessments will be at your own cost. You will get additional points if your Healthy Heart Score improves.

Do I have to fast before a health assessment?

No.

What is the difference between body fat and muscle?

Muscle is much denser than fat. 1kg of muscle will take up much less space in your body than 1kg of fat, which is why two people of the exact same weight can look entirely different. If one person has a body fat that is too high while another has a body fat that is acceptable, the one with the acceptable body fat will appear far slimmer. Also, muscle is highly metabolically active, which means even at rest, muscle is going to burn a large number of calories, while fat hardly uses calories to sustain itself, and will do nothing for your resting metabolic rate.

Will I get a reminder SMS when my HHS expires?

Yes, you will get a reminder via SMS 30 days before your HHS expires, and another the day before it expires.

Where can I see the reason for my amber/red HHS?

You can view your measurements on the report or your multiply.co.za web profile. Details on why you got the score as well as what you can do to improve your score are also provided.

Get in touch

Contact your financial adviser to find out more about Multiply's partners and incredible rewards, call 0861 88 66 00 or visit multiply.co.za

