

Guide to Prescribed Minimum Benefits – 2024

Who we are

The University of KwaZulu-Natal Medical Scheme (referred to as ‘the Scheme’), registration number 1520, is the medical scheme that you are a member of. This is a non-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as ‘the administrator’) is a separate company and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Scheme.

Overview

No matter what medical scheme you decide on, there are some common benefits that apply to all members on all schemes.

This document tells you how the University of KwaZulu-Natal Medical Scheme covers each of its members for a list of conditions called Prescribed Minimum Benefits (PMBs).

Understanding the Prescribed Minimum Benefits

What are Prescribed Minimum Benefits (PMBs)?

PMBs are guided by a list of medical conditions as defined in the Medical Schemes Act of 1998

According to the Medical Schemes Act 131 of 1998 and its Regulations, all medical schemes have to cover the costs related to the diagnosis, treatment and care of:

- 1 | Any life-threatening emergency medical condition.
- 2 | A defined set of 271 diagnoses.
- 3 | 27 chronic conditions (Chronic Disease List conditions), including HIV.

Please refer to the Council for Medical Schemes website www.medicalschemes.co.za for a full list of the 271 diagnostic treatment pairs. All medical schemes in South Africa have to include the Prescribed Minimum Benefits in the plans they offer to their members.

Requirements you must meet to benefit from PMBs

There are certain requirements before you can benefit from Prescribed Minimum Benefits. The requirements are:

- 1 | The condition must qualify for cover and be on the list of defined PMB conditions.
- 2 | The treatment needed must match the treatments in the defined benefits on the PMB list.
- 3 | You must use the Scheme's DSPs for full cover unless there is no DSP applicable to your plan.

The Scheme has selected specific hospitals and other healthcare service providers as our Designated Service Providers (DSPs) or ‘network’. To access the latest UKZN Medical Scheme DSP list of hospitals and other service providers, go to www.discovery.co.za and log in with your username and password. Click on the ‘UKZN MS’ tab. Look under ‘Hospital and doctor visits’ and click on ‘Find a healthcare professional’.

You must use our DSPs to make sure your PMB claim will be covered in full. In the unlikely event that the Scheme does not have a DSP for your specific healthcare need, please contact our Call Centre at 0860 11 33 22 for assistance to obtain the required approval prior to the treatment.

If you choose not to use DSPs, we pay for PMB medical expenses incurred up to the Scheme Rate. You will be responsible for the balance (also referred to as a co-payment).

Make sure to start your healthcare journey using a DSP healthcare professional who has admitting rights to one of our DSP hospitals in the event that you may require in-hospital treatment. You will be liable for a co-payment, referred to as a 'fixed deductible', for PMB admissions to a non-DSP hospital, irrespective of the healthcare provider being a DSP.

Treatment and care including consultations and investigations or procedures in an emergency/casualty setting not leading to an immediate admission will fund from your day-to-day benefits. If your healthcare provider informs you that the treatment may be regarded PMB level of care, please complete the 'Application for Out-of-Hospital management of a PMB condition' and submit it with the relevant supporting information and documentation applicable to the Scheme for PMB review. To access the 'Application for Out-of-Hospital management of a PMB condition' document go to www.discovery.co.za and log in with your username and password. Click on the 'UKZN MS' tab. Look under 'Scheme Forms' and click on 'Application forms'.

The medical condition must be part of the list of defined conditions for PMB

Members should send the Scheme the results of their medical tests and investigations that confirm the diagnosis of the condition. This will allow us to identify that the member's condition qualifies for the treatment. The member's treating doctor needs to provide the relevant documentation to assist us in confirming the diagnosis.

The treatment needed must match the treatments included in the defined benefits

There are standard treatments, procedures, investigations and consultations for each PMB condition on the 271 diagnostic treatment (DT) PMB list. These defined benefits are supported by thoroughly researched, evidence based clinical protocols, medicine lists (formularies) and treatment guidelines.

Please refer to the Council for Medical Schemes website www.medicalschemes.co.za for a full list of the 271 diagnostic treatment pairs.

An example of a PMB provision

Below is an example of a PMB condition and the treatment that qualifies for PMB cover:

Provision	Provision Description	Treatment	ICD 10 code
236K	Iron deficiency; vitamin and other nutritional deficiencies – life-threatening	Medical management	D50.8- Other iron deficiency anaemias

- The PMB Provision is **236K**. This is one of the listed 271 Provisions (listed 271 conditions) as published in the Medical Schemes Act and Regulations.
- In this example the **Provision Description** lists “Iron deficiency; vitamin and other nutritional deficiencies - life threatening”. The provision states that the condition should be life threatening. For this provision, if the diagnosis is not a life-threatening episode, the condition does not qualify for PMB funding.
- The **Treatment** covered as a PMB for this provision includes medical management for example medicine, doctor consultations investigations etc.
- In addition to the above information, Council for Medical Schemes (CMS) also provides **ICD 10 codes** (e.g. D50.8) that fall within the **236K Provision**, as per the last column in the above table. The ICD 10 codes are an industry guide as to which conditions may qualify for PMB cover, subject to them still meeting the **Provision Description** and **treatment** criteria.

For this example, in order to qualify for the out-of-hospital PMB (OHPMB) funding, you or your healthcare professional may apply for medical management of life-threatening iron deficiency; vitamin and other nutritional deficiencies. These criteria stated in the **Provision description** needs to be met to qualify for OHPMB funding related to the treatment as outlined.

Any application for treatment that is not listed in the “treatment” provision for a condition cannot be considered as a PMB if it does not form part of the prescribed treatment that forms part of PMB level of care. Speak to your healthcare professional to ensure that all criteria for treatment is met before applying for PMB cover.

How the University of KwaZulu-Natal Medical Scheme pays claims for PMBs and non-PMB

We pay for confirmed PMBs in full if you receive treatment from a Designated Service Provider (DSP). Treatment received from a non-DSP may be subject to a co-payment if the healthcare provider charges more than the amount we pay.

We have preferred suppliers of intermittent catheters, rental oxygen, and other devices such as CPAP machines. Where a non-preferred supplier is used you may have a co-payment.

We pay for benefits not included in the PMBs from your appropriate and available plan benefits, according to the rules of your chosen health plan. Visit www.discovery.co.za or call us on 0860 11 33 22 to find a participating DSP healthcare provider.

There may be times when you do not have cover under Prescribed Minimum Benefits

This can happen when you join a medical scheme for the first time, with no previous medical scheme membership. Also, if you join a medical scheme more than 90 days after leaving your previous medical scheme. In both these cases, the Scheme will impose a waiting period, during which you and your dependents will not have access to the PMBs, regardless of the conditions you may have. We will communicate with you at the time of applying for your membership if any waiting periods apply to you or your dependents.

Sometimes the University of KwaZulu-Natal Medical Scheme will only pay a claim as a Prescribed Minimum Benefit

This happens when you have a waiting period or when you have treatments linked to conditions that are excluded by your plan. This can be a three-month general waiting period or a 12-month condition-specific waiting period. But you might have cover in full, if you meet the requirements stipulated by the PMB regulations.

You and your dependents must register to get cover for PMBs and Chronic Disease List conditions

How to register your chronic or PMB conditions to get cover from your Risk Benefits

There are different types of PMBs. These include PMB cover for in-hospital admissions, conditions covered under the Chronic Disease List, the out-of-hospital management of PMB conditions, and treatment of PMB conditions such as HIV and oncology.

To apply for out-of-hospital PMBs or cover for a Chronic Disease List (CDL) condition, you must complete the *Prescribed Minimum Benefit* or a *Chronic Illness Benefit* application form.

- Up to date forms are always available on www.discovery.co.za under Medical Aid > Find a document.
- You can also call 0860 11 33 22 to request any of the above forms.

For more information on the PMB Chronic Disease List conditions, HIV or Oncology and how to register please refer to the relevant benefit guides available on www.discovery.co.za under Medical Aid > Find a document.

To confirm your in-hospital cover for PMB conditions, you can call us on 0860 11 33 22 and request authorisation. We will then tell you about your cover.

Why it is important to register your PMB or chronic conditions

We pay for specific healthcare services related to each of your approved conditions. These services include approved treatment, medicine, consultations, blood tests and other defined investigative tests. We pay for these services from your Prescribed Minimum Benefits which will not affect your day-to-day benefits.

We will pay for treatment or medicines that fall outside the defined benefits and that are not approved, from your available day-to-day benefits, according to your chosen health plan. If your health plan does not cover these expenses, you will have to pay these claims.

Who must complete and sign the registration form when applying for PMB or chronic condition cover

The person with the PMB or chronic condition must complete the relevant application form with the help of their treating doctor. The main member must complete and sign the form if the patient is a minor.

Each person with PMB or chronic conditions must register their specific conditions separately. You only have to register once for a chronic condition. If your medicine or other treatment changes, your doctor can let us know about these changes.

For new conditions, you will have to register each new condition before we will cover the treatment and consultations from your Prescribed Minimum Benefits and not from your day-to-day benefits.

Additional documents needed to support the application

You must send the Scheme the results of the medical tests and investigations that confirm the diagnosis of the condition for which you are applying for. This will help us to identify that your condition qualifies for PMB benefits.

Where you must send the completed registration form

You must send the completed **PMB application form** using either of the following methods:

- 1 | Fax to: 011 539 2780
- 2 | Email to: PMB_APP_FORMS@discovery.co.za
- 3 | Post to: The University of KwaZulu-Natal Medical Scheme, PMB Department, PO Box 652509, Benmore, 2010.

You must send the completed **Chronic Illness Benefit application form** using either of the following methods:

- 4 | Fax to: 011 539 7000
- 5 | Email to: CIB_APP_FORMS@discovery.co.za
- 6 | Post to: The University of KwaZulu-Natal Medical Scheme , CIB Department, PO Box 652509, Benmore, 2010.

We will let you know if we approve your application for PMB cover and what you must do next

We will let you know about the outcome of your application and will send you a letter confirming your cover for the condition, via email. If your application meets the requirements for cover from PMBs, we will automatically pay the associated approved blood tests and other defined investigative tests, treatment, medicine and consultations for the diagnosis and treatment of your condition from your Prescribed Minimum Benefits, and not from your day-to-day benefits.

The treatment needed must match the treatments in the published defined benefits on the PMB list as there are standard treatments, procedures, investigations and consultations for each condition on the PMB list. These defined benefits are supported by thoroughly researched evidence, based on clinical protocols, medicine lists (formularies) and treatment guidelines.

What happens if you need treatment that falls outside of the defined benefits

If you need treatment that falls outside of the defined benefits you and your healthcare professional can send additional clinical information with a detailed explanation of the treatment that is needed, and we will review it. If this treatment is not approved as Prescribed Minimum Benefit, it can be paid from your available day-to-day benefits, according to your chosen health plan. If your health plan does not cover these expenses, you will have to pay the costs of these claims.

You can follow the below easy steps to apply for additional cover for out-of-hospital Prescribed Minimum Benefit (PMB) conditions or for Chronic Disease List (CDL) conditions registered on the Chronic Illness Benefit (CIB):

- 1 | Download the "Request for additional cover for out-of-hospital Prescribed Minimum Benefit conditions" form or "Request for additional cover for Prescribed Minimum Benefit Chronic Disease List condition" form.
- 2 | Up to date forms are always available on www.discovery.co.za under Medical Aid > Find a document. You can also call 0860 11 33 22 to request any of the above forms.
- 3 | Complete the form with the assistance of your doctor/healthcare professional. Send the completed, signed form, along with any additional medical information, by email to PMB_APP_FORMS@discovery.co.za or by fax to: 011 539 2780 or by email to CIB_APP_FORMS@discovery.co.za or by fax to: 011 539 7000

For more information on your cover for Chronic or PMB medicine please visit our website www.discovery.co.za and click on Find a document.

What happens if there is a change in your approved medicine

For chronic conditions, your treating doctor or dispensing pharmacist can make changes to your medicine telephonically by calling 0860 11 33 22 or by faxing an updated prescription to 011 539 7000 or emailing it to CIB_APP_FORMS@discovery.co.za.

For other PMB conditions, the treating doctor or dispensing pharmacist can only make changes to medicine by sending the updated prescription by fax to 011 539 2780 or emailing it to PMB_APP_FORMS@discovery.co.za.

If you get your medicine or treatment from a provider of your choice instead of the Scheme's DSPs

You must use doctors, specialists and other healthcare providers, including pharmacies, who we have a payment arrangement with, to avoid a co-payment. This does not apply in the event of an emergency or where the use of a non-DSP provider is involuntary or when no DSP is available. If you use a healthcare provider who we do not have a payment arrangement with, you will have to pay part of the treatment costs yourself.

In an emergency, you can go directly to hospital and notify the scheme as soon as possible of your admission. In the case of an emergency, members are covered in full for the first 24hrs or until you are stable enough to be transferred.

Go to www.discovery.co.za or call us on 0860 11 33 22 to find a participating DSP healthcare provider.

Get the most out of your benefits

Elective admissions for Prescribed Minimum Benefit (PMB) conditions and procedures are covered in full if you choose to use a designated service provider (DSP) hospital and designated service provider (DSP) treating doctors. Where your primary treating doctor is a designated service provider (DSP), reimbursement will be made in full without any co-payment for any required anaesthetic services you may need during your admission.

The below conditions need to be met for full cover for these providers:

- You are being admitted for a procedure for a Prescribed Minimum Benefit (PMB) condition
- Your chosen hospital or day facility is on the Prescribed Minimum Benefit (PMB) network for your plan
- Your primary treating doctor is on the Prescribed Minimum Benefit (PMB) network for your plan.

If all of the above conditions are met your hospital, doctor and anaesthetist accounts will be covered in full.

What to do if there is no available designated service provider at the time of your request

There are some instances when you will still have full cover if you use a healthcare provider who we do not have a DSP arrangement with. An example of this is in an emergency, cases when the use of a non-DSP is involuntary or when there is no DSP available.

In cases where there are no services or beds available at a DSP when you or one of your dependants need treatment, you can contact us on 0860 11 33 22 and we will make arrangements for an appropriate facility or healthcare provider to accommodate you.

Cover for Cancer

Depending on your chosen health plan, once you are registered on the Oncology Programme, the Scheme covers your approved cancer treatment over a 12-month cycle up to the Scheme Rate, in accordance with your plan benefits.

Cancer treatment that is a Prescribed Minimum Benefit (PMB), is always covered in full. All PMB treatment costs add up to the oncology cover amount for your plan. If your treatment costs more than the cover amount, we will continue to cover your PMB cancer treatment in full.

For more information on your cover for cancer please visit our website www.discovery.co.za and click on Find a document.

Cover for HIV

When you register for our HIV Care Programme to manage your condition, you are covered for the care you need, which includes additional cover for social workers. You can be assured of confidentiality at all times.

For more information on your cover for HIV please visit our website www.discovery.co.za and select Find a document.

Cover for COVID-19

The WHO Global Outbreak Benefit provides cover for global disease outbreaks recognised by the World Health Organization (WHO) such as COVID-19. This benefit offers cover for the vaccine, out-of-hospital management and appropriate supportive treatment in the event of you contracting COVID-19. Please visit our website www.discovery.co.za and select Find a document.

Cover for PMB admissions

You must pre-authorise all hospital admissions. When you call us to pre-authorise we will tell you how you are covered.

You must use designated services providers in our network. This does not apply in emergencies. Where appropriate and according to the rules of the Scheme, you may be transferred to a hospital or other service providers in our network once your condition has stabilised. If you do not use a DSP we will pay up to 80% of the Scheme Rate.

For more information on your in-hospital PMB cover please visit our website www.discovery.co.za and click on Find a document.

Contact us

For more information call us on 0860 11 33 22 or log in to www.discovery.co.za

Complaints process

You may lodge a complaint or query with the University of KwaZulu-Natal Medical Scheme directly on 0860 11 33 22 or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following the University of KwaZulu-Natal Medical Scheme internal disputes process.

Members, who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email complaints@medicalschemes.co.za. Customer Care Centre: 0861 123 267/website www.medicalschemes.co.za