



# Compassionate Care Benefit

2017

# Your cover for compassionate care in 2017

Through the Compassionate Care Benefit (CCB), Discovery Health Medical Scheme aims to ensure that members with advanced disease have access to comprehensive palliative care that offers you or your loved one, quality care in the comfort of your own home, or in a hospice type facility, with minimum disruption to your normal routine and family life.

Palliative care is provided by nurses or care workers in partnership with the Hospice Palliative Care Association of South Africa.

The Compassionate Care Benefit is available to all Discovery Health Medical Scheme members. This document explains how Discovery Health Medical Scheme covers palliative care for all **non-cancer related conditions** from the **Compassionate Care Benefit** for 2017.

Members with **advanced stages of cancer** who require palliative care have access to the **Advanced Illness Benefit (AIB)**.

## Your doctor must register you for cover on the Compassionate Care Benefit

To register, your doctor needs to complete the Advanced Illness Benefit & Compassionate Care Benefit application form and email it to [AIB@discovery.co.za](mailto:AIB@discovery.co.za). The application form is available on our website [www.discovery.co.za](http://www.discovery.co.za). Upon successful registration and approval, you will gain access to a comprehensive basket of care.

## About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

Terminology	Description
ICD-10 code	A clinical code that describes diseases and signs, symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO).
Prescribed Minimum Benefits	<p>In terms of the Medical Schemes Act of 1998 (Act No. 131 of 1998) and its Regulations, all medical schemes have to cover the costs related to the diagnosis, treatment and care of an emergency medical condition, a defined list of 270 diagnoses and a defined list of 27 chronic conditions.</p> <p>To access Prescribed Minimum Benefits, there are rules that apply:</p> <ul style="list-style-type: none"> <li>Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions</li> <li>The treatment needed must match the treatments in the defined benefits</li> <li>You must use designated service providers (DSPs) in our network. This does not apply in emergencies. However even in these cases, where appropriate and according to the rules of the Scheme, you</li> </ul>

	<p>may be transferred to a hospital or other service providers in our network, once your condition has stabilised.</p> <p>If your treatment doesn't meet the above criteria, we will pay up to 80% of the Discovery Health Rate (DHR). You will be responsible for the difference between what we pay and the actual cost of your treatment.</p>
<b>Emergency medical condition</b>	<p>An emergency medical condition, also referred to as an emergency, is the sudden and, at the time unexpected onset of a health condition that requires immediate medical and surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part or would place the person's life in serious jeopardy.</p> <p>An emergency does not necessarily require a hospital admission. We may ask you for additional information to confirm the emergency.</p>
<b>Discovery Health Rate (DHR)</b>	<p>This is a rate set by us at which healthcare services from hospitals, pharmacies and healthcare professionals are paid.</p>

## The Compassionate Care Benefit at a glance

### Healthcare services that are covered by the Compassionate Care Benefit

The Compassionate Care Benefit intends to provide holistic palliative care to ensure comfort and relief, which includes cover for:

- Psychosocial support
- Pain management
- Nursing care, including Discovery HomeCare\* nursing services
- Home oxygen.

The costs of these services will not affect your day-to-day benefits, they will be paid at the Discovery Health Rate (DHR) from the Hospital Benefit up to the overall limit.

\*Discovery HomeCare is a service provider. Practice 080 000 8000190, Grove Nursing Services (Pty) Ltd registration number 2015/191080/07, trading as Discovery HomeCare.

### Compassionate care must be accessed from providers who are registered with the Board of Healthcare Funders

Discovery Health Medical Scheme will pay for these healthcare services or treatments as long as the application is approved and you use providers who are appropriately registered with the Board of Health Funders (BHF) and who uses a valid tariff code for the healthcare service or treatment.

## On all plans there is an overall limit for Compassionate Care Benefit

Executive Plan, Comprehensive Series, Priority Series, Saver Series, Smart Series and Core Series	R52 750 for each person in a lifetime
KeyCare Series	R37 350 for each person in a lifetime

## We may continue to pay your care as a Prescribed Minimum Benefit when you reach the overall limit

The aim of the Prescribed Minimum Benefits is to ensure that no matter what plan a member is on, there is always a basic level of cover for these conditions.

Where you reach the Compassionate Care Benefit limit and if your condition is a Prescribed Minimum Benefit condition, we will continue to pay the costs as such.

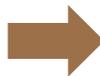
The Scheme will cover your treatment in full as a Prescribed Minimum Benefit as long as you meet these requirements for funding:

Your condition must be part of the list of defined conditions for Prescribed Minimum Benefits.



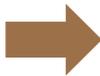
There are certain conditions on the Prescribed Minimum Benefits List.

The treatment you need must match the treatments included as part of the defined benefits for your condition.



There are standard baskets of care for treatments, procedures, investigations and consultations for each condition.

You must use a doctor, specialist or other healthcare provider who Discovery Health Medical Scheme has a payment arrangement with.



You may experience a co-payment if you don't use a doctor, specialist or other healthcare provider who Discovery Health Medical Scheme has a payment arrangement with.

There are some cases where this is not necessary, for example in an emergency.

## We need the appropriate ICD-10 codes on accounts

All accounts for compassionate care must have a relevant and correct ICD-10 code for us to pay it from the correct benefit. To ensure there isn't a delay in paying your healthcare providers' accounts, it would be helpful to notify the team managing your treatment (or your loved one's treatment) about this requirement.

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## Nominating a person to assist you

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Where you, as the patient, choose to nominate someone to assist you with managing your medical aid, you can complete a third party consent form. This form is available on [www.discovery.co.za](http://www.discovery.co.za) or you can call us on 0860 99 88 77 to request a form. If at any stage, you wish to revoke consent for sharing of information, you can notify us accordingly.

## Contact us

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You can call us on 0860 99 88 77 or visit [www.discovery.co.za](http://www.discovery.co.za) for more information.

## Complaints process

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We explain the complaints and dispute process on the website [www.discovery.co.za](http://www.discovery.co.za). You may lodge a query or complaint with Discovery Health Medical Scheme by calling 0860 99 88 77, emailing [healthinfo@discovery.co.za](mailto:healthinfo@discovery.co.za) or by completing an online complaints form. If you are not satisfied with how your complaint was resolved, please use the website to address your complaint to the Principal Officer. If you have received a final decision from us and want to challenge it, you may lodge a formal dispute by following the disputes process detailed on the website.

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com) | 0861 123 267 | [www.medicalschemes.com](http://www.medicalschemes.com)