



DiabetesCare Programme

2017

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This document tells you about the value that Discovery Health Medical Scheme adds to members with diabetes.

Overview

Diabetes mellitus (diabetes) is a chronic condition which, if left untreated, can result in serious complications like blindness, kidney failure and heart attacks. However, it is generally accepted that good control of diabetes will reduce the incidence of these complications. The DiabetesCare Programme is designed to offer members optimal diabetic cover from the best service providers in a coordinated network that ensures the best quality care and best outcomes.

The DiabetesCare Programme, together with your Premier Plus GP, will help you actively manage your diabetes. A Premier Plus GP is a network GP that has contracted with us on quality-based metrics. Your Premier Plus GPs will charge at the agreed rate, which is fully covered by the Scheme.

About some of the terms we use in this document

There are a number of terms we use in this document that you may not be familiar with. We give you the meaning of these terms.

Terminology	Description
Chronic Illness Benefit	The Chronic Illness Benefit provides full cover for approved medicine on Discovery Health Medical Scheme's medicine list or up to a set monthly amount for medicine not on our list. The Chronic Illness Benefit also covers a limited number of tests and specialist consultations each year for approved chronic conditions listed in the Prescribed Minimum Benefits, according to legislation. This benefit also covers four consultations with a GP per year.
Discovery Health Rate (DHR)	This is the rate that Discovery Health Medical Scheme sets for paying claims from healthcare professionals and other services.

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.

To access Prescribed Minimum Benefits, there are rules that apply:

- Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions
- The treatment needed must match the treatments in the defined benefits
- 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 may be transferred to a hospital or other service providers in our network, once your condition has stabilised.

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.

Terminology	Description
Emergency medical condition	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. An emergency does not necessarily require a hospital admission. We may ask you for additional information to confirm the emergency.
Designated Service Provider (DSP)	A healthcare provider or group of healthcare providers (pharmacy, facility and professionals) who have a payment arrangement with a medical scheme.
HealthID*	HealthID is an app that gives your doctor fast, up-to-date access to your health information. Once you have given consent, your doctor can use HealthID to access your medical history, gain insight into the benefits of your health plan, make referrals to other healthcare professionals, study your blood test results, and write electronic prescriptions and referrals.
MaPS Advisor**	MaPS Advisor is a medical and provider search tool which is available on www.discovery.co.za . You can use the tool to search for doctors and other healthcare providers like hospitals and pharmacies that we have a payment arrangement with.
Premier Plus GP	A Premier Plus GP is a network GP that has contracted with us on quality-based metrics.

* Discovery HealthID is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

** The value-added service - MaPS Advisor - is owned by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

About joining the DiabetesCare programme

Members on all Discovery Health Medical Scheme plans who are 18 years or older may join the DiabetesCare Programme. If you are on an Executive or Comprehensive plan, you have the choice to join either the Centre for Diabetes and Endocrinology (CDE) Diabetes Management Programme or the DiabetesCare Programme offered by the Scheme. For more information about the CDE Diabetes Management Programme, please visit www.discovery.co.za.

Members must be registered on the Chronic Illness Benefit for diabetes and consult with a Premier Plus GP

To have access to the DiabetesCare Programme, you must consult with a Premier Plus GP and be registered on the Chronic Illness Benefit for type 1 or type 2 diabetes.

Your Premier Plus GP can apply for registration on the Chronic Illness Benefit through *HealthID if you have given consent.

- Members on **KeyCare plans** must choose a doctor who is on both the KeyCare and Premier Plus GP networks for management of their diabetes, to avoid a co-payment

- Members on **Smart plans** must choose a doctor who is on both the Smart and Premier Plus GP networks for management of their diabetes, to avoid a co-payment.

Please use the **MaPS Advisor tool on www.discovery.co.za to find a doctor on the network.

If you are on a Priority, Saver, Smart, Core or KeyCare plan, you must use a Premier Plus GP to manage your condition to avoid a 20% co-payment.

Your Premier Plus GP will work with you to manage your condition

The DiabetesCare programme is based on clinical and lifestyle guidelines. The programme gives you and your Premier Plus GP access to various tools to monitor and manage your condition and to ensure you have access to high-quality coordinated care.

You and your GP can track progress on a personalised dashboard displaying your unique Diabetes Management Score. This will help to identify the steps you should take to manage your condition and stay healthy over time.

The benefits offered by the DiabetesCare programme

In addition to the standard basket of procedures and consultations available to members with diabetes, members who join the DiabetesCare programme will have the benefit of an additional biokineticist and dietitian consultation per year.

Your Premier Plus GP will ensure you have regular laboratory tests to assess and monitor diabetes control, kidney function, and cholesterol according to international clinical guidelines.

Please use the **MaPS Advisor tool on www.discovery.co.za to find a biokineticist or dietitian on the network.

Contact us

You can call us on 0860 99 88 77 or visit www.discovery.co.za for more information.

Complaints process

We explain the complaints and dispute process on the website 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 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 | 0861 123 267 | www.medicalschemes.com