



2021

DISCOVERY HEALTH MEDICAL SCHEME

COVER FOR IN-ROOM PROCEDURES

Overview

During the past few years, a variety of care settings outside of the hospital environment have emerged. This is as a result of improvements in technology, care delivery and more recently, the COVID-19 pandemic which has presented an opportunity to safely perform procedures in the doctor's rooms instead of in hospital, where a specialist deems this appropriate.

This document tells you how we cover approved procedures carried out in the doctor's rooms, depending on your chosen plan. It is important to call and tell us about your procedure as soon as you know about it.

A defined list of procedures apply, depending on your chosen health plan. For more information, refer to the [Benefits available for your plan type](#) section.

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
Co-payment	This is an amount that you need to pay towards a healthcare service. The amount can vary by the type of covered healthcare service, place of service or if the amount the service provider charges is higher than the rate we cover. If the co-payment amount is higher than the amount charged for the healthcare service, you will have to pay for the cost of the healthcare service.
Colonoscopy	A procedure in which a flexible fibre-optic instrument is inserted through the anus to examine the colon
Discovery Health Rate (DHR)	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.
Endoscopy	Examination using a flexible fibre-optic instrument with a light and lens to view internal parts, such as the stomach and intestines
Haemorrhage	A bleed from a ruptured vessel
Polpectomy	Removal of a polyp
Proctoscopy	Examination of the inside of the rectum and anus
Related accounts	Any account other than the hospital account for in-hospital care. This could include the accounts for the admitting doctor, anaesthetist and any approved healthcare expenses like radiology or pathology.
Sigmoidoscopy	Examination of inside of rectum and lower part of the large intestine

How we cover in-rooms procedures

We pay for a defined list of approved procedures done in the specialist's rooms in full

The following procedures can be performed in an in-rooms setting, provided the specialist has deemed it appropriate and it has been approved by the Scheme. Cover is subject to clinical entry criteria, treatment guidelines and protocols. This procedure list applies to all plan types and cover is according to your chosen health plan.

LIST OF IN-ROOMS PROCEDURES	
<i>Gastrointestinal scopes</i>	
1587	Upper gastro-intestinal endoscopy
1588	Gastro-intestinal endoscopy plus polypectomy
1589	Endoscopic control of gastrointestinal haemorrhage from upper gastrointestinal tract, intestines or large bowel by injection, ligation or application of energy device (endoscopic haemostasis)
1591	Plus removal of foreign bodies (stomach)
1626	Endoscopic examination of the small bowel beyond the duodenojejunal flexure with biopsy, with or without polypectomy, with or without arrest of haemorrhage (enteroscopy)

1653	Total colonoscopy (including biopsy)
1654	Plus removal of polyps
1656	Left-sided colonoscopy
1676	Flexible sigmoidoscopy (including rectum and anus)
1677	Sigmoidoscopy with or without biopsy
1678	Polypectomy (with sigmoidoscopy)
1679	Sigmoidoscopy with removal of polyps
1681	Proctoscopy with removal of polyps: First time
1683	Proctoscopy with removal of polyps: Subsequent times
1587	Upper gastro-intestinal endoscopy
1588	Polypectomy (with gastro-intestinal endoscopy)
1589	Endoscopic control of gastrointestinal haemorrhage from upper gastrointestinal tract, intestines or large bowel
1591	Gastro-intestinal endoscopy with removal of foreign bodies (stomach)
1626	Endoscopic examination of the small bowel beyond the duodenojejunal flexure with biopsy with or without polypectomy with or without arrest of haemorrhage (enteroscopy)
1653	Total colonoscopy: With hospital equipment (including biopsy)
1654	Plus removal of polyps
1656	Left-sided colonoscopy
1676	Flexible sigmoidoscopy (including rectum and anus)
1677	Sigmoidoscopy: First and subsequent, with or without biopsy
1678	Plus polypectomy
1679	Sigmoidoscopy with removal of polyps, first and subsequent times
1681	First time proctoscopy with removal of polyps
1683	Subsequent proctoscopy with removal of polyps
<i>Gynaecological procedures</i>	
Procedure code	Description
2295F	Marsupialisation (cutting open and suturing the edges) of Bartholin's gland abscess or cyst
2297F	Removal of Bartholin gland
2318F	Destruction of genital warts, by any method
2319F	Removal of vaginal cysts or benign (non-cancerous) tumours
2321F	Drainage of vaginal abscess
2395F	Colposcopy (examination of the cervix, vagina and vulva using a colposcope) and LLETZ (loop shaped wire used to remove abnormal areas)
2399F	Colposcopy (examination of the cervix, vagina and vulva using a colposcope) and biopsy of the cervix
2409F	Cervical stitch during pregnancy, vaginal
2429F	Colposcopy (examination of the cervix, vagina and vulva using a colposcope)
2436F	Examination of the inside of the uterus using a hysteroscope (narrow camera)
2437F	Examination of the inside of the uterus using a hysteroscope (narrow camera), taking a sample of the uterus lining and/or removing a polyp with or without a dilation of the cervix and scraping (curettage) (D & C) of the uterus.
2443F	Dilatation of the cervix and scraping curettage of the uterus lining (D & C)
2448F	Termination of pregnancy surgical/evacuation/vacuum aspiration
2449F	Evacuation: Missed abortion before 12 weeks gestation
<i>Orthopaedic procedures</i>	
0782F	Carpal tunnel syndrome
0784F	Trigger finger
0853F	Removal of a small bursa or ganglion

0883F	Removal of accessible internal fixatives or prosthesis
0919F	Removal of epidermoid cysts
0920F	Removal of ganglion or fibroma
<i>Urology procedures</i>	
2015F	Suprapubic cystostomy
2123F	Biopsy of penis
2127F	Destruction of condylomata/chemo-or cryotherapy: Multiple extensive
2131F	Electrodesiccation: Multiple extensive
2137F	Circumcision, any method
2207F	Vasectomy: Unilateral or bilateral
2215F	Incision and drainage of testis or epididymis e.g. abscess or haematoma
2217F	Excision of local lesion of testis or epididymis
<i>Plastic surgery procedures</i>	
0311F	Removal of large benign (non-cancerous) lesion
0314F	Repair by large skin graft or large local flap
0315F	Repair by small skin graft or small local flap
0319F	Incision of breast to explore breast tissue, drainage of breast abscess or removal of breast implant
0321F	Biopsy or excision of breast cyst, non-cancerous breast lesion, abnormal breast tissue, duct papilloma (wart-like growth in breast ducts)
0330F	Nipple and areola reconstruction
0782F	Carpal tunnel syndrome
0784F	Trigger finger
0853F	Removal of small fluid filled sack or ganglion
0883F	Removal of internal fixatives or prosthesis
0919F	Removal of epidermoid cyst on hand
0920F	Removal of ganglion or fibroma (non-cancerous growth) on hand
1439F	Removal of lymph node for biopsy in neck or axilla

We will pay the cost of the procedure performed by the specialist in full from your Hospital Benefit up to the agreed Discovery Health Rate (DHR), depending on your chosen health plan. We will pay healthcare professionals who we have a payment arrangement with in full. If you use a healthcare professional we do not have an agreement with, you will have to pay the difference if they charge more than what we pay.

Even if your procedure is performed in the specialist's rooms, you still need to let us know beforehand and preauthorise your procedure. Visit www.discovery.co.za under Medical Aid > Find a doctor or click on **Find a healthcare provider** on the Discovery app to find a provider in our network.

You must contact us to preauthorise your procedure as soon as possible

When you are having a planned procedure, it is important to call us at least 48 hours before the procedure. When you call us, we will confirm your benefits and tell you how we will pay your accounts.

Benefits available for your plan type

EXECUTIVE PLAN
<p>You need to preauthorise your procedure</p> <p>If you are having a procedure done in hospital or in-rooms, please preauthorise your procedure with us beforehand.</p> <p>How we pay the claims</p>

Procedures done out-of-hospital

If you are having one of the defined listed procedures done in the specialist's rooms, we pay the specialist account from your Hospital Benefit. Please call us for preauthorisation before you have your procedure done.

Related accounts for procedures done in-rooms

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

The rate we pay specialists and other healthcare professionals

We pay the claim for the specialist performing the procedure up to the agreed fee. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 300% of the Discovery Health Rate (DHR) for anaesthetists and other specialists who we do not have an arrangement with, up to 200% for other healthcare professionals and up to 100% of the Discovery Health Rate (DHR) for pathology claims.

COMPREHENSIVE SERIES**You need to preauthorise your procedure**

If you are having a procedure done in hospital or in-rooms, please preauthorise your procedure with us beforehand.

How we pay the claims**Procedures done out-of-hospital**

If you are having one of the defined listed procedures done in the specialist's rooms, we pay the specialist account from your Hospital Benefit. Please call us for preauthorisation before you have your procedure done.

Related accounts for procedures done in-rooms

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

The rate we pay specialists and other healthcare professionals*Classic plans:*

We pay the claim for the specialist performing the procedure up to the agreed fee. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 200% of the Discovery Health Rate (DHR) for anaesthetists and other healthcare professionals who we do not have an arrangement with and up to 100% of the Discovery Health Rate (DHR) for pathology claims.

Essential plan:

We pay the claim for the specialist up to the agreed fixed fee amount. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these services in full. We pay up to 100% of the Discovery Health Rate (DHR) for anaesthetists and other healthcare professionals who we do not have an arrangement with, including pathology claims.

PRIORITY SERIES**You need to preauthorise your procedure**

If you are having a procedure done in hospital or in-rooms, please preauthorise your procedure with us beforehand.

How we pay the claims**Procedures done out-of-hospital**

If you are having one of the defined listed procedures done in the specialist's rooms, we pay the specialist account from your Hospital Benefit. Please call us for preauthorisation before you have your procedure done.

Related accounts for procedures done in-rooms

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

The rate we pay specialists and other healthcare professionals

Classic plans:

We pay the claim for the specialist performing the procedure up to the agreed fee. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 200% of the Discovery Health Rate (DHR) for anaesthetists and other healthcare professionals who we do not have a payment arrangement with and up to 100% of the Discovery Health Rate (DHR) for pathology claims.

Essential plan:

We pay the claim for the specialist up to the agreed fixed fee amount. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these services in full. We pay up to 100% of the Discovery Health Rate (DHR) for anaesthetists and other healthcare professionals who we do not have a payment arrangement with, including pathology claims.

SAVER SERIES

You need to preauthorise your procedure

If you are having a procedure done in hospital or in-rooms, please preauthorise your procedure with us beforehand.

How we pay the claims

Procedures done out-of-hospital

If you are having one of the defined listed procedures done in the specialist's rooms, we pay the specialist account from your Hospital Benefit. Please call us for preauthorisation before you have your procedure done.

Related accounts for procedures done in-rooms

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

The rate we pay specialists and other healthcare professionals

Classic plans:

We pay the claim for the specialist performing the procedure up to the agreed fee. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 200% of the Discovery Health Rate (DHR) for anaesthetists and other healthcare professionals who we do not have a payment arrangement with and up to 100% of the Discovery Health Rate (DHR) for pathology claims.

Essential and Coastal plans:

We pay the claim for the specialist up to the agreed fixed fee amount. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these services in full. We pay up to 100% of the Discovery Health Rate (DHR) for anaesthetists and other healthcare professionals who we do not have a payment arrangement with, including pathology claims.

SMART SERIES

You need to preauthorise your procedure

If you are having a procedure done in hospital or in-rooms, please preauthorise your procedure with us beforehand.

How we pay the claims

Procedures done out-of-hospital

If you are having one of the defined listed procedure done in the specialist's rooms, we pay the specialist account from your Hospital Benefit. Please call us for preauthorisation before you have your procedure done.

Related accounts for procedures done in-rooms

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

The rate we pay specialists and other healthcare professionals

Classic plans:

We pay the claim for the specialist performing the procedure up to the agreed fee. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 200% of the Discovery Health Rate (DHR) for anaesthetists and other healthcare professionals who we do not have a payment arrangement with and up to 100% of the Discovery Health Rate (DHR) for pathology claims.

Essential plans:

We pay the claim for the specialist up to the agreed fixed fee amount. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these services in full. We pay up to 100% of the Discovery Health Rate (DHR) for anaesthetists and other healthcare professionals who we do not have a payment arrangement with, including pathology claims.

CORE SERIES

You need to preauthorise your procedure

If you are having a procedure done in hospital or in-rooms, please preauthorise your procedure with us beforehand.

How we pay the claims

Procedures done out-of-hospital

If you are having one of the defined listed procedures done in the specialist's rooms, we pay the specialist account from your Hospital Benefit. Please call us for preauthorisation before you have your procedure done.

Related accounts for procedures done in-rooms

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

The rate we pay specialists and other healthcare professionals

Classic plans:

We pay the claim for the specialist performing the procedure up to the agreed fee. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 200% of the Discovery Health Rate (DHR) for anaesthetists and other healthcare professionals who we do not have a payment arrangement with and up to 100% of the Discovery Health Rate (DHR) for pathology claims.

Essential and Coastal plans:

We pay the claim for the specialist up to the agreed fixed fee amount. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these services in full. We pay up to 100% of the Discovery Health Rate (DHR) for anaesthetists and other healthcare professionals who we do not have a payment arrangement with, including pathology claims.

KEYCARE SERIES

You need to preauthorise your procedure

If you are having a procedure done in hospital or in-rooms, please preauthorise your procedure with us beforehand. It is important to still obtain a specialist authorisation through referral by your GP.

How we pay the claims

Procedures done out-of-hospital

If you are having one of the defined listed procedures done in the specialist's rooms, we pay the specialist account from your Hospital Benefit up to a maximum of the Discovery Health Rate (DHR). If you use a healthcare professional we do not have an agreement with, you will have to pay the difference if they charge more than what we pay. Please call us for preauthorisation before you have your procedure done.

Related accounts for procedures done in-rooms

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

The rate we pay specialists and other healthcare professionals

We pay the claim for the specialist performing the procedure up to 100% of the Discovery Health Rate (DHR). If you use healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 100% of the Discovery Health Rate (DHR) for anaesthetists and other healthcare professionals who we do not have an arrangement with, including pathology claims.

Contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to www.discovery.co.za to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

Complaints process

Discovery Health Medical Scheme is committed to providing you with the highest standard of service and your feedback is important to us. The following channels are available for your complaints and we encourage you to follow the process:

1 | STEP 1 – TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

2 | STEP 2 – TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

3 | STEP 3 – TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the website.

4 | STEP 4 – TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

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.co.za 0861 123 267 | www.medicalschemes.co.za