

2019

DISCOVERY HEALTH MEDICAL SCHEME
CLASSIC SMART PLAN- SPORTS INJURY
BENEFIT GUIDE FOR SPECIALISTS AND
ALLIED HEALTHCARE PROFESSIONALS

Overview

Discovery Health Medical Scheme is committed to providing access to quality and cost-effective private healthcare for our members. We have enhanced the Classic Smart Plan to include a Sports Injury Benefit which can be unlocked by a Smart Network GP. This is a brief overview of the new product offers for 2019.

Who qualifies for the benefit?

Discovery Health Medical Scheme members on the Classic Smart Plan will have cover for sport-related injuries once activated by their Smart Network GP.

What is the benefit?

Members will have access to the following services during 2019:

- Unlimited black and white X-rays at R100 co-payment per X-ray
- Two specialist consultations per beneficiary when referred by a Smart Network GP at R100 co-payment per visit
- Four consultations to either a physiotherapist, biokineticist or chiropractor when referred by a Smart Network GP, at R100 co-payment per visit.

We will cover up to 100% of the Discovery Health Rate (DHR) for specialists who don't have a payment arrangement with Discovery Health. Members will be liable for a co-payment of R100 per visit or per X-ray, and the balance of the account if their health professional charges above the DHR.

How is the benefit activated?

The benefit is activated by the member's Smart Network GP using HealthID. The treating doctor will then refer the member to a specialist, physiotherapist, biokineticist or chiropractor as appropriate based on the treatment needs. All types of sports are included in this benefit.

How do you claim for consultations?

To ensure that claims are processed accurately and correctly, please ensure that claims submitted for members on the Classic Smart Plan include, as per the South African ICD-10 coding standards, both the:

- ICD-10 code for the sport-related injury and
- External cause code

The external cause codes (ICD-10 codes starting with V, W, X and Y), always need to be preceded by the injury code (ICD-10 codes starting with S or T).

An example would be:

- S83.2 Tear of meniscus, current
- W19.30 Unspecified fall, sports and athletics area, while engaged in sports activity

Refer to the ICD-10_MIT_2014_Excel_01 Jan 2014 version on the NDoH website and other ICD-10 reference documents
<http://www.health.gov.za/index.php/shortcodes/2015-03-29-10-42-47/2015-06-10-09-23-36/2015-06-10-09-26-11>

The member is liable for a R100 co-payment for each consultation and this should be collected directly from the member. The R100 co-payment paid by the member should be captured on the claim.

Should the member pay for their claim upfront, the member will be reimbursed at the Discovery Health Rate less the R100 co-payment according to the Sports Injury Benefit.

Important information

- Members must visit their Smart Plan Network GP to unlock the sports Injury Benefit
- The benefit will activate and pay from the relevant basket if the ICD-10 code on the claim reflects a sports injury.
- The benefit will remain open for 6 months from the date of activation.
- The Smart Network GP will be able to extend the activation period or re-activate once the benefit has expired but the member will only have access to the remaining services in the benefit for the benefit year.
- This benefit is only for sports injuries and claims for this benefit will be monitored to ensure utilisation stays in line with the current claims experience.