



**2021**

DISCOVERY HEALTH MEDICAL SCHEME

YOUR COVER FOR DIABETES AND  
THE DIABETES CARE  
PROGRAMME

## 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, good control of diabetes will reduce the occurrence of these complications. This benefit guide provides an overview of your cover for diabetes and also outlines more information on our Diabetes Care Programme.

### 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
Chronic Illness Benefit (CIB)	The Chronic Illness Benefit (CIB) covers you for a defined list of chronic conditions. You need to apply to have your medicine and treatment covered for your chronic condition.
Chronic Disease List (CDL)	A defined list of chronic conditions we cover according to the Prescribed Minimum Benefits (PMBs).
Designated service provider (DSP)	A healthcare provider (for example doctor, specialist, pharmacist or hospital) who we have an agreement with to provide treatment or services at a contracted rate. Visit <a href="http://www.discovery.co.za">www.discovery.co.za</a> or click on Find a healthcare provider on the Discovery app to view the full list of designated service providers (DSPs).
Discovery Health Rate	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.
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. An emergency does not necessarily require a hospital admission. We may ask you for additional information to confirm the emergency.
Guidepost Diabetes Coaching	A diabetes coaching programme which will be offered to directly support high-risk diabetic patients in collaboration with their Premier Plus GP.
HealthID	HealthID is an online digital platform 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, make referrals to other healthcare professionals and check your relevant test results.
ICD-10 diagnosis code	A clinical code that describes diseases, signs and symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organisation (WHO).
Premier Plus GP	A Premier Plus GP is a network GP who has contracted with us to provide you with coordinated care for defined chronic conditions.
Prescribed Minimum Benefits (PMBs)	<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:</p> <ul style="list-style-type: none"> <li>▪ An emergency medical condition</li> <li>▪ A defined list of 270 diagnoses</li> <li>▪ A defined list of 27 chronic conditions.</li> </ul> <p>To access Prescribed Minimum Benefits, there are rules defined by the Council for Medical Schemes (CMS) 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 (PMB) 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 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 Discovery Health Rate (DHR). You will be responsible for the difference between what we pay and the actual cost of your treatment.</li> </ul> <p>If your treatment doesn't meet the above criteria, we will pay according to your plan benefits.</p>

## Diabetes Care Programme

This programme together with your Premier Plus GP, will help you actively manage your diabetes. The programme gives you, and your Premier Plus GP, access to various tools and additional benefits to monitor and manage your condition and to ensure you get high quality coordinated healthcare and improved outcomes.

### About joining the Diabetes Care Programme

If you have been diagnosed with and registered on the Chronic Illness Benefit (CIB) for diabetes, you have access to the Diabetes Care Programme. Your nominated Premier Plus GP can enrol you on the Diabetes Care Programme. All members, except members on the Executive plan, must see their nominated Premier Plus GP to avoid a 20% co-payment on their consultations for diabetes and/or any cardiovascular disease (hypertension, hyperlipidaemia or ischaemic heart disease) they may be registered for.

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

To access the Diabetes Care Programme, you must consult with a Premier Plus GP to enrol you onto the programme:

- Members on the Core and KeyCare Core plans must consult with a Premier Plus GP who is also in the Discovery Health GP Network
- Members on the KeyCare Plus plan must consult with a Premier Plus doctor who is also their chosen primary or secondary doctor
- Members on the KeyCare Start plan must consult with a Premier Plus doctor who is also their selected doctor
- Members on the Smart plan must consult with a Premier Plus doctor who is also on the Smart GP Network.

Once enrolled onto the Programme, members on all plans except the Executive plan, must consult with their enrolling provider, for the management of their diabetes and/or cardiovascular conditions to avoid a co-payment. Visit [www.discovery.co.za](http://www.discovery.co.za) or click on Find a healthcare provider on the Discovery app to find a doctor on the network.

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

The Diabetes Care Programme is based on clinical and lifestyle guidelines. Through the programme, you and your GP can agree on key goals and track their progress on a personalised dashboard on HealthID, displaying your unique Diabetes Management Score. This will help to identify which areas require you and your GP's attention so that you can improve the management of your condition and health.

Your Premier Plus GP will do the laboratory tests to assess and monitor diabetes control, kidney function, and cholesterol according to best practice clinical guidelines.

In addition to the standard treatment basket of procedures and consultations available to members registered on the Chronic Illness Benefit for the management of diabetes, members who join the Diabetes Care programme will have access to the following additional benefits:

- A biokineticist consultation to ensure that you obtain the best advice about exercise, tailored to your needs. To make sure that we fund this from the correct benefit, please ask your biokineticist to claim the code DCARE and include the ICD-10 diagnosis code on the claim.
- An additional dietitian consultation to ensure that you obtain the best advice about nutrition. To make sure that we fund this from the correct benefit, please ask your dietitian to claim the most appropriate code from the table below and include the ICD-10 diagnosis code on the claim.

PROCEDURE CODE	DESCRIPTION AND RATES
▪ 84200	▪ Nutritional assessment, counselling and/or treatment. Duration: 1-10min
▪ 84201	▪ Nutritional assessment, counselling and/or treatment. Duration: 11-20min
▪ 84202	▪ Nutritional assessment, counselling and/or treatment. Duration: 21-30min
▪ 84203	▪ Nutritional assessment, counselling and/or treatment. Duration: 31-40min
▪ 84204	▪ Nutritional assessment, counselling and/or treatment. Duration: 41-50min
▪ 84205	▪ Nutritional assessment, counselling and/or treatment. Duration: 51-60min

- You will have access to additional blood glucose test strips per year. Blood glucose test strips that are on our formulary will be funded in full up to the Scheme Rate. Blood glucose test strips that are not on our formulary will be funded up to the monthly Chronic Drug Amount (CDA), applicable to your plan type.
- You may qualify for access to a diabetes educator to help you with your day-to-day diabetes management.
- You could also qualify for health goals and get rewarded for achieving your personalised health targets. Download the Discovery app and activate Track Your Health.

## Where to find your Diabetes Management Scorecard

There are two ways of accessing the Diabetes Management Scorecard when enrolled on the Diabetes Care Programme:

### 1. Log on to the Discovery website:

On the Discovery website [www.discovery.co.za](http://www.discovery.co.za), under Medical Aid > Benefits and cover > Condition specific care programmes. This will take you to your Diabetes Management Scorecard, which is available to all members enrolled on the Diabetes Care Programme.

### 2. Log on to your Discovery app:

On the Discovery app, you can view your Diabetes Management Scorecard under Medical Aid > Programmes and conditions > Chronic conditions > Diabetes Care.

## Additional benefits for members with diabetes

### Your access to Connected Care for members with chronic conditions

If you are registered on the Chronic Illness Benefit (CIB) for Diabetes you and your Premier Plus GP can also manage your chronic condition through Connected Care, in the comfort of your home. Qualifying members have access to a range of digital services linked to remote monitoring and personalised coaching, to help you track and manage your chronic condition from home. For more information view the benefit guide for Connected Care for members at home on [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Manage your health plan > Find important documents and certificates.

### Home Monitoring Device Benefit for essential home monitoring

If you meet the Scheme's benefit entry criteria, we pay up to a limit of R4 000 per person per year, at 100% of the Discovery Health Rate (DHR), for a defined list of home monitoring devices such as a telemetric glucometer device for diabetes and devices for other conditions such as chronic obstructive pulmonary disease, congestive cardiac failure and pneumonia. Approved cover for these devices will not affect your day-to-day benefits but certain frequency limits may apply. For more information view the benefit guide for Connected Care for members at home on [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Manage your health plan > Find important documents and certificates.

### Cover for continuous glucose monitoring sensors

Continuous glucose monitoring (CGM) automatically tracks blood glucose levels giving you the ability to test your glucose level at any time and better manage your condition. When appropriately prescribed by a doctor in our network, members with type 1 diabetes have cover for continuous glucose monitoring sensors up to a monthly cover amount. Cover depends on your chosen health plan. This Benefit is not available on the KeyCare Series. For more information on your cover for continuous glucose monitoring sensors please refer to the Chronic Illness Benefit formulary (medicine list) under Medical Aid > Manage your health plan > Find important documents and certificates. Visit [www.discovery.co.za](http://www.discovery.co.za) or click on Find a healthcare provider using your Discovery app or call us on 0860 99 88 77 to find a provider in our network.

## Contact us

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

Go to [www.discovery.co.za](http://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](http://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](http://www.discovery.co.za) or by emailing [principalofficer@discovery.co.za](mailto: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](mailto:complaints@medicalschemes.co.za)  
0861 123 267 | [www.medicalschemes.co.za](http://www.medicalschemes.co.za)