

## **SIZWE HOSMED MEDICAL SCHEME**

### **Prescribed Minimum Benefits (PMB)**

#### **1. DESIGNATED SERVICE PROVIDERS (DSP)**

A healthcare provider or group of providers selected by the Scheme as preferred provider(s) to provide to the Beneficiaries, diagnosis, treatment and care in respect of one or more Prescribed Minimum Benefit conditions.

The service provider(s) designated by the Scheme for the delivery of Prescribed Minimum Benefits to its Beneficiaries are those providers in respect of whom the Scheme has entered into an agreement with. Beneficiaries can obtain information, including whether a service provider is a DSP, by communicating and requesting such information from the Scheme.

#### **2. PRESCRIBED MINIMUM BENEFITS OBTAINED FROM DSP'S**

100% of the cost in respect of diagnosis, treatment and care costs of Prescribed Minimum Benefit conditions if those services are obtained from a DSP.

#### **3. PRESCRIBED MINIMUM BENEFITS VOLUNTARILY OBTAINED FROM OTHER PROVIDERS**

If a Beneficiary voluntarily obtains diagnosis, treatment and care in respect of a Prescribed Minimum Benefit condition from a provider other than a DSP, the benefit payable in respect of such service shall be the Scheme Tariff.

#### **4. PRESCRIBED MINIMUM BENEFITS INVOLUNTARILY OBTAINED FROM OTHER PROVIDERS**

(a) If a Beneficiary involuntarily obtains diagnosis, treatment and care in respect of a Prescribed Minimum Benefit condition from a provider other than a DSP, the Scheme will pay 100% of the cost in relation to that Prescribed Minimum Benefit conditions.

(b) For the purposes of paragraph 4(a) above, a Beneficiary will be deemed to have involuntarily obtained a service from a provider, other than a DSP, if:

- (i) the service was not available from the DSP or would not be provided without unreasonable delay;
- (ii) immediate medical or surgical treatment for a Prescribed Minimum Benefit condition was required under circumstances or at locations which reasonably precluded the Beneficiary from obtaining such treatment from a DSP; or
- (iii) there was no DSP within reasonable proximity to the Beneficiary's ordinary place of business or personal residence.

(c) Except in the case of an emergency medical condition, preauthorization shall be obtained by a Member prior to involuntarily obtaining a service from a provider other than a DSP in terms of this paragraph, to enable the Scheme to confirm that the circumstances contemplated in paragraph 4(b) above are applicable.

(d) Where pre-authorization has not been obtained by the Member in accordance with paragraph 4(c) above, the benefit payable in respect of such service shall be the Scheme Tariff.

## **5. MEDICATION**

(a) Where a Prescribed Minimum Benefit includes medication, the Scheme will pay 100% of the cost of that medication if that medication is obtained from a DSP or is involuntarily obtained from a provider other than a DSP, and

(i) the medication is included on the applicable formulary in use by the Scheme; or

(ii) the formulary does not include a drug that is clinically appropriate and effective for the treatment of that Prescribed Minimum Benefit condition.

(b) Where a Prescribed Minimum Benefit includes medication, a co-payment of 30% of the cost of the medicine and its supply will apply if:

(i) that medication is voluntarily obtained from a provider other than a DSP; and/or

(ii) the formulary includes a drug that is clinically appropriate and effective for the treatment of a Prescribed Minimum Benefit condition suffered by a Beneficiary, and that Beneficiary knowingly declines the formulary drug and opts to use another drug instead, and in the event of 5(b) (i) and 5(b) (ii) being applicable, the cumulative co-payment which becomes payable will be 30%.

## **6. PRESCRIBED MINIMUM BENEFITS OBTAINED FROM A PUBLIC HOSPITAL**

Notwithstanding anything to the contrary contained in these Rules, the Scheme shall pay 100% of the costs of Prescribed Minimum Benefits obtained in a public hospital, without limitation.

## **7. DIAGNOSIS TESTS FOR AN UNCONFIRMED PRESCRIBED MINIMUM BENEFIT DIAGNOSIS**

Where diagnostic tests and examinations are performed but do not result in confirmation of a Prescribed Minimum Benefit diagnosis, except for an emergency medical condition, such diagnostic tests or examinations are not considered to be a Prescribed Minimum Benefit.

## **8. PAYMENT OF PRESCRIBED MINIMUM BENEFIT CLAIMS**

In line with the Council's various circulars, and in particular Circular 13 of 2012 as well as the outcome of the court case between the Registrar and the Board of Healthcare Funders, the Scheme pays PMB's at cost and as

per the rates. On initial submission of the claim, the claim is paid up to 200% of the Scheme's tariff and then the balance is investigated, analysed, verified and adjudicated and where applicable paid following an enquiry by a member or service provider.

## **9. CO-PAYMENTS**

Co-payments in respect of the costs for Prescribed Minimum Benefit's may not be paid out of Medical Savings Accounts.

## **10. CHRONIC CONDITIONS**

Any Benefit Option covers the full cost for services rendered in respect of the Prescribed Minimum Benefits, which includes the diagnosis, medical management and medication to the extent that it is provided for in terms of a therapeutic algorithm as prescribed for the specified chronic conditions.

The list of chronic conditions which are Prescribed Minimum Benefits include:

- (1) Addison's disease
- (2) Asthma
- (3) Bi-polar mood disorder
- (4) Bronchiectasis
- (5) Cardiac failure
- (6) Cardiomyopathy disease
- (7) Chronic renal disease
- (8) Coronary artery disease
- (9) Covid-19
- (10) Chronic obstructive pulmonary disorder
- (11) Crohn's disease
- (12) Diabetes insipidus
- (13) Diabetes mellitus type 1
- (14) Diabetes mellitus type 2
- (15) Dysrhythmias
- (16) Epilepsy
- (17) Glaucoma
- (18) Haemophilia
- (19) HIV/AIDS
- (20) Hyperlipidaemia
- (21) Hypertension
- (22) Hypothyroidism
- (23) Multiple sclerosis
- (24) Parkinson's disease
- (25) Schizophrenia
- (26) Ulcerative colitis

(27) Rheumatoid arthritis

(28) Systemic lupus erythematosus