



BUSINESS DEVELOPMENT



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Dear Colleagues,



HEALTH

STAYING  
HEALTHY



## COVID-19 – What does your medical scheme cover?

Medical schemes have communicated that should you or your dependants test positive for COVID-19, the scheme will pay for diagnostics as well as treatment in and out of hospital.

According to the Council for Medical Schemes, all cases of COVID-19 are regarded as a Prescribed Minimum Benefit (PMB) and should be funded in line with NICD (National Institute for Communicable Diseases) guidelines. This should cover all consultations, clinically appropriate diagnostic tests and medication, and the cost of hospitalisation including all complications and rehabilitation.

In accordance with the Medical Schemes Act of 1998, the use of designated service providers, clinical protocols and formularies should apply and medical schemes may impose Designated Service Provider (DSP) rules in line with PMB Regulations. This will apply for as long as the epidemic persists.

### What to do if you suspect you have COVID-19:

1. If you feel you are ill and need non-urgent medical care, call your doctor to ask how to be tested. They will need to follow certain steps to get you the specific care you need
  2. If you are feeling ill and need care immediately, call your emergency services or go to the emergency department
- Call your healthcare facility and tell them that you have, or are being evaluated for COVID-19
  - Put on a face mask before you enter the healthcare facility

COVID-19 is diagnosed by a laboratory test called a polymerase chain reaction (PCR) molecular test. The test investigates a sample taken from a patient's respiratory tract - nose, throat or chest. All requests for tests must be facilitated by healthcare professionals. **No private individual can approach a pathology lab and ask for a test to be done.**

**You don't need to test if:**

- You have NO symptoms
- You are just looking for reassurance- the test kits are in shortage so we want to ensure that the right people get tested.
- You think you were in contact with a contact who has Coronavirus- i.e. a distant contact. "Contacts of contacts" don't need to be tested.

Please check the criteria before you try to get tested and always contact your doctor 1st to see if you qualify for testing before you present to any laboratories.

**Momentum Metropolitan has partnered with Government to fight COVID-19:**

Momentum Metropolitan have committed to additional resources, to curb the spread of COVID-19, in the form of Hello Doctor, which all South African's will have access to, without the need for airtime or data. Any South African can access this service by dialling \*120\*394# on their mobile phone and following the menus. A doctor will call back and provide the right advise required, based on the given symptoms and conditions, at no cost.

**Discovery and Vodacom has partnered to fight COVID-19:**

A free online platform has been made available to all South Africans. The platform provides easy access to a risk tool to help South Africans understand their risk for COVID-19 and where needed facilitate access to doctor consultations and advice. Visit the link below to view Discovery COVID-19 information hub and register for this benefit.

[https://www.discovery.co.za/corporate/coronavirus-covid19-disease?sap-outbound-id=31543B2D749BF48195F34BA93EDBA20CA54928D9&utm\\_source=SAPHybris&utm\\_medium=email&utm\\_campaign=1562&utm\\_term=DSY\\_eDiscoverer\\_02042020\\_DB\\_\\_\\_Discovery%20COVID-19%20information%20hub&utm\\_content=EN](https://www.discovery.co.za/corporate/coronavirus-covid19-disease?sap-outbound-id=31543B2D749BF48195F34BA93EDBA20CA54928D9&utm_source=SAPHybris&utm_medium=email&utm_campaign=1562&utm_term=DSY_eDiscoverer_02042020_DB___Discovery%20COVID-19%20information%20hub&utm_content=EN)

**Yours in health  
Alexander Forbes Health**

Regards

***Internal Communications***