



best of care

Prescribed Minimum Benefit treatment guidelines

2013

Treatment guidelines for the Prescribed Minimum Benefit Chronic Disease List conditions

The Prescribed Minimum Benefit Chronic Disease List is a list of conditions which all medical schemes need to cover on all the plans they offer to their members. This cover includes funding for the diagnosis, treatment and ongoing care for the listed conditions.

Read further to understand what procedures, investigations and consultations are covered for both the diagnosis and ongoing management for each condition.

Discovery Health Medical Scheme plans offer benefits far richer than that of the Prescribed Minimum Benefits. Our plans are structured in such a way as to maximise cover no matter which plan members choose. Some plans cost more but offer more comprehensive benefits while others have lower contributions with fewer benefits. Regardless of this, all our plans cover more than just the minimum benefits required by law.

We will only pay Prescribed Minimum Benefit claims if your condition has been approved on the Chronic Illness Benefit

Only claims for procedures and consultations listed in the Prescribed Minimum Benefit (PMB) treatment guidelines will be paid from the Chronic Illness Benefit. These are pro-rated based on the date of approval of your chronic condition.

We will only pay claims if your condition has been approved on the Chronic Illness Benefit and is one of the Chronic Disease List conditions.

We will pay tests and procedures for your condition according to the guidelines

We pay certain tests like blood tests and x-rays according to the PMB treatment guidelines. This cover includes tests and procedures for both the diagnosis and ongoing management for each of the PMB Chronic Disease List conditions. We pay listed blood tests and x-rays up to a maximum of the Discovery Health Rate.

How we pay GP consultations related to your condition

We pay consultations listed in the PMB treatment guidelines related to your condition from the Chronic Illness Benefit:

Executive Plan	We pay four (4) consultations a year at any GP, up to the agreed rate for each consultation.
Comprehensive, Priority and Saver Plans	We pay four (4) consultations a year at a GP. We'll pay up to 100% of the Discovery Health Rate. You may still have a co-payment if the health professional charges more than the Discovery Health Rate.
Core Plans	We pay four (4) consultations a year at a GP who is part of the Discovery Health GP Network or KeyCare primary care network. If you use any other GP, we will pay up to 80% of the Discovery Health Rate. You will need to pay the balance from your pocket.
KeyCare Plus and Access Plan	We pay four (4) consultations a year at your chosen primary or secondary GP in the KeyCare primary care network. If you use any other GP, we will pay up to 80% of the Discovery Health Rate. You will need to pay the balance from your pocket.
KeyCare Core Plan	We pay four (4) consultations a year at a GP in the KeyCare primary care network. If you use any other GP, we will pay up to 80% of the Discovery Health Rate. You will need to pay the balance from your pocket.

How we pay specialist consultations related to your condition

We pay consultations listed in the PMB treatment guidelines related to your condition from the Chronic Illness Benefit:

Executive Plan	We pay up to a maximum of 300% of the Discovery Health Rate for any specialist.
Comprehensive, Priority and Saver Plans	We pay specialist consultations up to 100% of the Discovery Health Rate. You may still have a co-payment if the health professional charges more than the Discovery Health Rate.
Core Plans	We pay specialist consultations in full if you see a specialist who we have an agreement with. If you use any other specialist, we will pay up to 80% of the Discovery Health Rate. You will need to pay the balance from your pocket.
KeyCare Plans	We pay specialist consultations in full if you see a specialist who we have an agreement with and who agrees to charge the Discovery Health KeyCare specialist network rate. If you see any other specialist we will pay up to 80% of the Discovery Health Rate. You will need to pay the balance from your pocket.

Please make sure your claims have the appropriate ICD-10 code

All claims must have the appropriate ICD-10 codes (diagnostic codes) so Discovery Health can identify them and pay them from the Chronic Illness Benefit.

We may pay claims from your day-to-day benefits if these requirements are not met

We will pay claims from your day-to-day benefits if:

- the claims are submitted without the relevant ICD-10 codes
- you are not yet registered on the Chronic Illness Benefit for a PMB condition
- You have exceeded the frequency limit on consultations or tests.

To find a doctor in our GP network, please visit our website, log in and go to Health tools, MaPS (Medical and Provider Search). You can also call us on 0860 99 88 77.

Treatment guidelines for Chronic Disease List conditions

Condition	Diagnosis			Ongoing management			
	Diagnostic test description	Diagnostic test codes	Number of diagnostic tests we cover	Follow-up test description	Follow-up test codes	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Addison's disease	U & E only	4171	1	U & E only	4171	3	1
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	3	
	Cortisol level	4499	1				
	ACTH stimulation testing	4523	1				
Asthma	Flow volume test	1188 or 1186	1	Flow volume test	1186	1	1
	Peak flow	1192	1	Peak flow	1192	3	
Bipolar mood disorder	AST - Aspartate aminotransferase	4130	1	AST - Aspartate aminotransferase	4130	1	2
	ALT - Alanine aminotransferase	4131	1	ALT – Alanine aminotransferase	4131	1	
				Lithium – flame ionisation	4067	2	
				Drug level in biological fluid	4081 or 4370 or 4493	3	
Bronchiectasis	Sputum MC&S – sputum analysis for infection	3867 & 3881 & 3885 & 3887 & 3895 & 3923 & 3924	1	Sputum MC&S – sputum analysis for infection	3867 & 3881 & 3885 & 3887 & 3895 & 3923 & 3924	3	1
	Flow volume test	1188 or 1186	1	Flow volume test	1186	1	
	Peak flow	1192	1	Peak flow	1192	3	
	Chest x-ray	30110	1				
Cardiac failure	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232 or	3	2
					1233 or 1234 or 1235 or 1236	1	
	Echocardiography	3621 3622 3623 3620 3625	1	Echocardiography	3621 3622 3623 3620 3625	1	
					U & E only	4171	

Condition	Diagnosis			Ongoing management									
	Diagnostic test description	Diagnostic test codes	Number of diagnostic tests we cover	Follow-up test description	Follow-up test codes	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year						
Cardiac failure	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	3							
	B-Type Natriuretic Peptide	4488	1	B-Type Natriuretic Peptide	4488	1							
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	3							
	Troponin isoforms	4161	1	Drug level in biological fluid	4081 or 4370 or 4493	3							
	Glucose – random/fasting	4057	1										
	C-reactive protein	3947	1										
	Full blood count and platelet count	3755	1										
	Thyrotropin (TSH)	4507	1										
	Thyrotropin (TSH) + Free Thyroxine (FT4)	4484	1										
	Total cholesterol	4027	1										
	LDL Cholesterol	4026	1										
	Triglycerides	4147	1										
	HDL Cholesterol	4028	1										
Chest x-ray	30110	1											
Cardiomyopathy	ECG –Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232 or	3	2						
					1233 or 1234 or 1235 or 1236	1							
	Echocardiography	3621 3622 3623 3620 3625	1	Echocardiography	3621 3622 3623 3620 3625	1							
								Chest x-ray	30110	1			
								U & E only	4171	1	U & E only	4171	3
								Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	3
								Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	3
	B-Type Natriuretic Peptide	4488	1	B-Type Natriuretic Peptide	4488	1							
	Glucose – random/fasting	4057	1	Prothrombin index (PI)	3805	12							
	C-reactive protein	3947	1	Therapeutic drug level: Dosage	3806	12							
	Full blood count and platelet count	3755	1	Drug level in biological fluid	4081 or 4370 or 4493	3							

Condition	Diagnosis			Ongoing management			
	Diagnostic test description	Diagnostic test codes	Number of diagnostic tests we cover	Follow-up test description	Follow-up test codes	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Cardiomyopathy	Thyrotropin (TSH)	4507	1				
	Thyrotropin (TSH) + Free Thyroxine (FT4)	4484	1				
	Total cholesterol	4027	1				
	LDL Cholesterol	4026	1				
	Triglycerides	4147	1				
	HDL Cholesterol	4028	1				
Chronic obstructive pulmonary disease (COPD)	Flow volume test	1188 or 1186	1	Flow volume test	1186	1	1
	Chest x-ray	30110	1	Peak flow	1192	3	
	Alpha-1-antitrypsin	4005	1	Drug level in biological fluid	4081 or 4370 or 4493	3	
Chronic renal disease	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	2
	Full blood count and platelet count	3755	1	Full blood count and platelet count	3755	3	
	U & E only	4171	1	U & E only	4171	3	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	3	
	Serum calcium	4016 or 4017 or 4018 or 4375 or 4376	1	Serum calcium	4016 or 4017 or 4018 or 4375 or 4376	3	
	Serum phosphates	4109 or 4313	1	Serum phosphates	4109 or 4313	3	
	Serum parathyroid hormone (PTH)	4512	1	Serum parathyroid hormone (PTH)	4512	2	
	Protein: Quantitative	4213	1	Urine analysis (dipstick)	4188	3	
				Iron	4071	2	
				Transferrin	4144	2	
Ferritin				4528	2		
Coronary artery disease	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	2
	Echocardiography	3621 3622 3623 3620 3625	1	Echocardiography	3621 3622 3623 3620 3625	1	

Condition	Diagnosis			Ongoing management			
	Diagnostic test description	Diagnostic test codes	Number of diagnostic tests we cover	Follow-up test description	Follow-up test codes	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Coronary artery disease	U & E only	4171	1	U & E only	4171	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	1	
	C-reactive protein	3947	1				
	Urine analysis (dipstick)	4188	1				
	Total cholesterol	4027	1				
	LDL Cholesterol	4026	1				
	Triglycerides	4147	1				
	HDL Cholesterol	4028	1				
	Full blood count and platelet count	3755	1				
	Glucose – random/fasting	4057	1				
	Thyrotropin (TSH)	4507	1				
	Thyrotropin (TSH) + Free Thyroxine (FT4)	4484	1				
Chest X-ray	30110	1					
Crohn's disease	Colonoscopy	1653 or 1656	1	Colonoscopy	1653 or 1656	1	2
	Barium enema	3409	1				
	Erythrocyte sedimentation rate (ESR)	3743	1				
	Full blood count and platelet count	3755	1				
	Histology	4567	1				
Diabetes insipidus	U & E only	4171	1	U & E only	4171	3	1
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	3	
	Osmolality: Serum or urine	4093	1				
Diabetes type 1	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	2
	Microalbuminuria	4182 or 4261	1	Microalbuminuria	4182 or 4261	1	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	3	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	LDL Cholesterol	4026	1	LDL Cholesterol	4026	1	
	Triglycerides	4147	1	Triglycerides	4147	1	

Condition	Diagnosis			Ongoing management			
	Diagnostic test description	Diagnostic test codes	Number of diagnostic tests we cover	Follow-up test description	Follow-up test codes	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Diabetes type 1	HDL Cholesterol	4028	1	HDL Cholesterol	4028	1	
	Glucose – random/fasting	4057	1	HBA1c	4064	3	
	Two-hour glucose-OGTT	4049	1	Tonometry	3014	1	
				Basic capital equipped in own rooms by ophthalmologists	3009	1	
				Fundus examination	3003 or 3004	1	
				Podiatrist	68301 or 68302 or 68303	1	
				Dietician	84200 or 84201 or 84202 or 84203 or 84204 or 84205	1	
Diabetes type 2	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG –Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	2
	Microalbuminuria	4182 or 4261	1	Microalbuminuria	4182 or 4261	1	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	3	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	LDL Cholesterol	4026	1	LDL Cholesterol	4026	1	
	Triglycerides	4147	1	Triglycerides	4147	1	
	HDL Cholesterol	4028	1	HDL Cholesterol	4028	1	
	Glucose – random/fasting	4057	1	HBA1c	4064	3	
	Two-hour glucose- OGTT	4049	1	Tonometry	3014	1	
				Basic capital equipped in own rooms by ophthalmologists	3009	1	
				Fundus examination	3003 or 3004	1	
				Podiatrist	68301 or 68302 or 68303	1	
				Dietician	84200 or 84201 or 84202 or 84203 or 84204 or 84205	1	

Condition	Diagnosis			Ongoing management			
	Diagnostic test description	Diagnostic test codes	Number of diagnostic tests we cover	Follow-up test description	Follow-up test codes	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Dysrhythmias	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	3 1	2
	U & E only	4171	1	U & E only	4171	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	1	
	Echocardiography	3621 3622 3623 3620 3625	1	Prothrombin index (PI)	3805	12	
	C-reactive protein	3947	1	Therapeutic drug level: Dosage	3806	12	
	D-Dimer	3856	1	Drug level in biological fluid	4081 or 4370 or 4493	3	
	24 Hour ambulatory ECG monitoring (holter)	1238 & 1239	1				
	Calcium: Spectrophotometric	4017	1				
	Magnesium: Spectrophotometric	4094	1				
	Transferrin	4144	1				
	Troponin isoforms	4161	1				
	Creatinine kinase (CK)	4132	1				
	Thyrotropin (TSH)	4507	1				
	Thyrotropin (TSH) + Free Thyroxine (FT4)	4484	1				
Epilepsy	EEG – Electro-encephalography	2711 & 2712	1	Drug level in biological fluid	4081 or 4370 or 4493	3	3
	EEG with special activation	75133	1				
Glaucoma	Tonometry	3014	1	Tonometry	3014	2	2
	Fundus examination	3003 or 3004	1	Fundus examination	3003 or 3004	1	
	Basic capital equipped in own rooms by ophthalmologists	3009	1	Basic capital equipped in own rooms by ophthalmologists	3009	2	
	Visual fields	3016 or 3017	1	Visual fields	3016 or 3017	2	

Condition	Diagnosis			Ongoing management			
	Diagnostic test description	Diagnostic test codes	Number of diagnostic tests we cover	Follow-up test description	Follow-up test codes	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Glaucoma	Disc and nerve fibre layer analysis / Disc photography	3026 or 3027	1	Disc and nerve fibre layer analysis / Disc photography	3026 or 3027	1	
	Gonioscopy	3002	1	Optometrist	11001	2	
	Central corneal thickness measurement	3020	2 (1 per eye)	Retinal threshold trend evaluation	3018	1	
Haemophilia	Coagulation factors	3757	2				2
	Factor VIII related antigen	3758	1				
	Thrombin time	3841	1				
	Fibrinogen titre	3825	1				
	PTT - Partial thromboplastin time	3837	1				
	Prothrombin index (PI)	3805	1				
	Therapeutic drug level: Dosage	3806	1				
	Bleeding time	3713	1				
	Full blood count	3755	1				
	Platelet count	3797	1				
Hyperlipidaemia	Total cholesterol	4027	1	Total cholesterol	4027	1	0
	LDL cholesterol	4026	1	LDL cholesterol	4026	1	
	HDL cholesterol	4028	1	HDL cholesterol	4028	1	
	Triglycerides	4147	1	Triglycerides	4147	1	
				AST – Aspartate aminotransferase	4130	1	
				ALT - Alanine aminotransferase	4131	1	
Hypertension	24 Hour ambulatory blood pressure	1237	1	24 Hour ambulatory blood pressure	1237	1	0
	Urine analysis (dipstick)	4188	1				
	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1				
	U & E only	4171	1				
	Creatinine	4032 or 4221 or 4223	1				
	Glucose – random/fasting	4057	1				

Condition	Diagnosis			Ongoing management			
	Diagnostic test description	Diagnostic test codes	Number of diagnostic tests we cover	Follow-up test description	Follow-up test codes	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Hypothyroidism	Thyrotropin (TSH) Free thyroxine (FT4)	4507 & 4482 or	1	Thyrotropin (TSH) Free thyroxine (FT4)	4507 & 4482 or	2	0
	Thyrotropin (TSH) + Free Thyroxine (FT4)	4484	1	Thyrotropin (TSH) + Free Thyroxine (FT4)	4484	2	
Multiple sclerosis	MR of the brain pre and post contrast	10430	1				2
	MR of the cervical spine and cranio-cervical junction pre and post contrast	51420	1				
	MR of the thoracic spine pre and post contrast	52420	1				
	MR of the spine pre and post contrast	53420	1				
Parkinson's disease							2
Rheumatoid arthritis	Erythrocyte sedimentation rate (ESR)	3743	1	Erythrocyte sedimentation rate (ESR)	3743	3	3
	Full blood count	3755	1	Full blood count	3755	1	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	3	
	AST – Aspartate aminotransferase	4130	1	AST – Aspartate aminotransferase	4130	3	
	ALT - Alanine aminotransferase	4131	1	ALT - Alanine aminotransferase	4131	3	
	C-reactive protein	3947	1	C-reactive protein	3947	3	
	Rheumatoid factor	3959	1	Drug level in biological fluid	4081 or 4370 or 4493	3	
	Platelet count	3797	1	Anti-CCP	4600	1	
	X-ray of the right hand	65105	1				
	X-ray of the left hand	65100	1				
	X-ray of the right foot	74125	1				
	X-ray of the left foot	74120	1				
X-ray of the chest two views, PA and lateral	30110	1					
Schizophrenia				Drug level in biological fluid	4081 or 4370 or 4493	3	2

Condition	Diagnosis			Ongoing management			
	Diagnostic test description	Diagnostic test codes	Number of diagnostic tests we cover	Follow-up test description	Follow-up test codes	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Systemic lupus erythematosus	Full blood count and platelet count	3755	1	Full blood count and platelet count	3755	3	2
	Erythrocyte sedimentation rate (ESR)	3743	1	Erythrocyte sedimentation rate (ESR)	3743	3	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	3	
	U & E only	4171	1	U & E only	4171	3	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	3	
	Complement fixation test	3945	1	Total cholesterol	4027	1	
	Auto antibodies	3934	1				
	Skin biopsy	4567 & 0233 & 0234 & 0235 & 0237	1				
	Kidney biopsy	1841	1				
	Chest X-ray	30110	1				
Ulcerative colitis	Colonoscopy	1653 or 1656	1	Colonoscopy	1653 or 1656	1	2
	C-reactive protein	3947	1	C-reactive protein	3947	2	
	Full blood count and platelet count	3755	1	Full blood count and platelet count	3755	1	
	Barium enema	3409	1	Flexible sigmoidoscopy	1676	1	
	Histology	4567 & 4582	1				