



best of care

Prescribed Minimum Benefit
treatment guidelines

2012



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.

The Discovery Health Medical Scheme’s plans offer benefits far richer than that of the Prescribed Minimum Benefits. Discovery Health’s 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 Discovery Health plans cover more than just the minimum benefits required by law.

We will only pay Prescribed Minimum Benefit claims if you have been approved on the Chronic Illness Benefit

Only claims for diagnostic tests and consultations listed in the Prescribed Minimum Benefits (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 you have been approved by the Chronic Illness Benefit for one of the Chronic Disease List conditions.

We will pay diagnostic tests for your condition according to the guidelines

We pay diagnostic tests like blood tests and x-rays according to the PMB treatment guidelines from the Chronic Illness Benefit. We will only pay if the claim for the diagnosis is dated up to 120 days before your application for cover from the Chronic Illness Benefit.

If we receive claims that are dated earlier than this, we pay the claims from the available money in your Medical Savings Account and Above Threshold Benefit.

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, Saver and Core Plans	We pay four (4) consultations a year at a GP participating in the Discovery Health GP Network or KeyCare primary care network. We'll pay up to a maximum of 80% of the Discovery Health Rate if you do not use a GP in these networks.
KeyCare Plus 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.
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.

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, Saver and Core Plans	We pay specialist consultations in full if you see a specialist who participates in our payment arrangement. If you see any other specialist, we will pay up to 80% of the Discovery Health Rate.
KeyCare Plans	We pay specialist consultations in full if you see a specialist who participates in our payment arrangement who has agreed 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.

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.

For a list of the treatment guidelines go to www.discovery.co.za. To find a doctor in our GP network, please visit our website, log in and go to Discovery Health, MaPS. You can also call us on 0860 99 88 77.

Treatment guidelines for Chronic Disease List conditions

Condition	Diagnosis			Ongoing management			
	Type of diagnostic test	Diagnostic codes	Number of diagnostic tests we cover	Type of follow-up test	Procedure code	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Addison's disease	Cortisol level	4499	1	Serum electrolytes	4171	3	1
	ACTH stimulation testing	4523	1	Creatinine	4032	3	
	Serum electrolytes	4171	1				
	Creatinine	4032	1				
Asthma	Lung function test (FEV1)	1188 or 1186	1	Lung function test (FEV1)	1186	1	1
	Peak flow	1192	1	Peak flow	1192	3	
Bipolar mood disorder				Drug monitoring levels for approved medicine	4081 or 4370 or 4493	3	2
				Lithium – flame ionisation	4067	2	
Bronchiectasis	Chest x-ray	30110	1	Sputum MC&S – sputum analysis for infection	3867 and 3881 and 3885 and 3895 and 3923 and 3887	3	0
	Lung function test (FEV1)	1188 or 1186	1	Peak flow	1192	3	
	Sputum MC&S – sputum analysis for infection	3867 and 3881 and 3885 and 3895 and 3923 and 3887	1	Lung function test (FEV1)	1186	1	
	Peak flow	1192	1				

Condition	Diagnosis			Ongoing management			
	Type of diagnostic test	Diagnostic codes	Number of diagnostic tests we cover	Type of follow-up test	Procedure code	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Cardiac failure	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	Serum electrolytes	4171	3	1
	Chest x-ray	30110	1	Creatinine	4032	3	
	Serum electrolytes	4171	1	Drug monitoring levels for approved medicine	4081 or 4370 or 4493	3	
	Creatinine	4032	1	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	
	Full blood count	3755	1	Chest x-ray	30110	1	
	Serum glucose	4057	1				
	Total cholesterol	4027	1				
	Urine analysis (dipstick)	4188	1				
	Echocardiography	3621 or 3622 or 3623	1	Echocardiography	3621 or 3622 or 3623	1	
	Thyroid function	4482 or 4484	1				
Cardiomyopathy	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	Serum electrolytes	4171	3	1
	Echocardiography	3621 or 3622 or 3623	1	Echocardiography	3621 or 3622 or 3623	1	
	Chest x-ray	30110	1	Drug monitoring levels for approved medicine	4081 or 4370 or 4493 or 3806	3	
				Prothrombin index (PI)	3805	12	
				ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	
				Chest x-ray	30110	1	
				Creatinine	4032	3	

Condition	Diagnosis			Ongoing management			
	Type of diagnostic test	Diagnostic codes	Number of diagnostic tests we cover	Type of follow-up test	Procedure code	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Chronic obstructive pulmonary disease (COPD)	Chest x-ray	30110	1	Peak flow	1192	3	1
	Alpha 1 antitrypsin deficiency (only <20yrs of age)	4005	1	Drug monitoring levels for approved medicine	4081 or 4370 or 4493	3	
	Lung function test (FEV1)	1188 or 1186	1	Lung function test (FEV1)	1186	1	
Chronic renal disease	Full blood count	3755	1	Full blood count	3755	3	2
	Serum electrolytes	4171	1	Serum electrolytes	4171	3	
	Creatinine	4032	1	Creatinine	4032	3	
	Serum calcium	4017	1	Serum calcium	4017	3	
	Serum phosphates	4109	1	Serum phosphates	4109	3	
	Serum parathyroid hormone (PTH)	4512	1	Urine analysis (dipstick)	4188	3	
	Urine-protein/creatinine ratio	4221 and 4213	1	Serum parathyroid hormone (PTH)	4512	2	
	Creatinine clearance	4223	1	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	3	
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	1
	Lipogram	4025	1	Serum electrolytes	4171	3	
	Serum electrolytes	4171	1	Creatinine	4032	3	
	Creatinine	4032	1				
Crohn's disease	Barium enema	3409	1	Colonoscopy	1653 or 1656	1	2
	Erythrocyte sedimentation rate (ESR)	3743	1				
	Full blood count	3755	1				
	Biopsy histology	4567	1				
	Colonoscopy	1653 or 1656	1				
Diabetes insipidus	Serum electrolytes	4171	1	Serum electrolytes	4171	3	1
	Creatinine	4032	1	Creatinine	4032	3	
	Water deprivation tests/Assessment of relation of plasma to urine osmolality	4093	1				

Condition	Diagnosis			Ongoing management			
	Type of diagnostic test	Diagnostic codes	Number of diagnostic tests we cover	Type of follow-up test	Procedure code	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Diabetes type 1	Fasting blood glucose	4057	1	HBA1c	4064 or 4172	3	2
	Two-hour glucose-OGTT	4049	1	Urine analysis (dipstick)	4188	3	
	Random glucose	4057	1	Microalbuminuria	4182	1	
	Urine analysis (dipstick)	4188	1	Lipogram	4025	1	
	Total cholesterol	4027	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	Fundus examination	3003	1	
	Microalbuminuria	4182	1	Basic capital equipped in own rooms by ophthalmologists	3009	1	
Diabetes type 2	Fasting blood glucose	4057	1	HBA1c	4064 or 4172	3	0
	Two-hour glucose-OGTT	4049	1	Microalbuminuria	4182	1	
	Random glucose	4057	1	Lipogram	4025	1	
	Total cholesterol	4027	1	ECG –Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	
	Urine analysis (dipstick)l	4188	1	Urine analysis (dipstick)	4188	3	
	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	Fundus examination	3003	1	
	Microalbuminuria	4182	1	Basic capital equipped in own rooms by ophthalmologists	3009	1	

Condition	Diagnosis			Ongoing management			
	Type of diagnostic test	Diagnostic codes	Number of diagnostic tests we cover	Type of follow-up test	Procedure code	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	2
				Drug monitoring levels for approved medicine	4081 or 4370 or 4493 or 3806	3	
				Prothrombin index (PI)	3805	12	
Epilepsy	EEG – Electroencephalography	2711 and 2712	1	Drug monitoring levels for approved medicine	4081 or 4370 or 4493	3	3
Glaucoma	Tonometry	3014	1	Tonometry	3014	2	2
	Basic capital equipped in own rooms by ophthalmologists	3009	1	Basic capital equipped in own rooms by ophthalmologists	3009	2	
	Visual fields	3015 or 3016 or 3017	1	Optometrist	11001	2	
	Gonioscopy	3002	1	Rentinal threshold trend evaluation	3018	1	
	Central corneal thickness	3020	2 (1 per eye)	Visual fields	3015 or 3016 or 3017	2	
	Fundus examination	3003 or 3004	1	Fundus examination	3003 or 3004	1	
Haemophilia	Factor 8 assay	3757	1				2
	Factor 9 assay	3757	1				
	VWF antigen	3758	1				
	PTT	3837	1				
	INR	3805	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	4026	1	LDL	4026	1	
	HDL	4028	1	HDL	4028	1	
	Triglycerides	4147	1	Triglycerides	4147	1	
	Lipogram	4025	1	Lipogram	4025	1	

Condition	Diagnosis			Ongoing management			
	Type of diagnostic test	Diagnostic codes	Number of diagnostic tests we cover	Type of follow-up test	Procedure code	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Hypertension	Blood pressure monitoring (including 24 hour ambulatory BP monitoring)	1237	1	Blood pressure monitoring (including 24 hour ambulatory BP monitoring)	1237	3	0
	Urine analysis (dipstick)	4188	1				
	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1				
	Serum electrolytes	4171	1				
	Creatinine	4032	1				
	Blood glucose	4057	1				
Hypothyroidism	Thyroid function (TSH)	4507	1	Thyroid function (TSH)	4507	2	0
	Free thyroxine (FT4)	4482	1	Free thyroxine (FT4)	4482	2	
	TSH + FT4	4484	1	TSH + 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

Condition	Diagnosis			Ongoing management			
	Type of diagnostic test	Diagnostic codes	Number of diagnostic tests we cover	Type of follow-up test	Procedure code	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Rheumatoid arthritis	X-ray of the right hand	65105	1	CRP	3947	3	3
	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				
	Erythrocyte sedimentation rate (ESR)	3743	1	Erythrocyte sedimentation rate (ESR)	3743	3	
	Rheumatoid factor	3959	1	Urine analysis (dipstick)	4188	3	
	Full blood count	3755	1	AST	4130	3	
	Platelet count	3797	1	ALT	4131	3	
	Urine analysis (dipstick)	4188	1	Drug monitoring levels for approved medicine	4081 or 4370 or 4493	3	
	AST	4130	1	Full blood count	3755	1	
	ALT	4131	1				
	CRP	3947	1				
Schizophrenia				Drug monitoring levels for approved medicine	4081 or 4370 or 4493	3	2
Systemic lupus erythematosus	Antinuclear bodies	3934	1	Full blood count	3755	3	2
	Complement fixation test	3945	1	Erythrocyte sedimentation rate (ESR)	3743	3	
	Full blood count	3755	1	Serum electrolytes	4171	3	
	Urine analysis (dipstick)	4188	1	Creatinine	4032	3	
	Erythrocyte sedimentation rate (ESR)	3743	1	Urine analysis (dipstick)	4188	3	
	Skin biopsy	4567 and 0233 and 0234 and 0235 and 0237	1				
	Kidney biopsy	1841	1				

Condition	Diagnosis			Ongoing management			
	Type of diagnostic test	Diagnostic codes	Number of diagnostic tests we cover	Type of follow-up test	Procedure code	Number of follow-up tests we cover each year	Number of specialist consultations we cover each year
Ulcerative colitis	Barium enema	3409	1	Colonoscopy	1653 or 1656	1	2
	Erythrocyte sedimentation rate (ESR)	3743	1				
	Full blood count	3755	1				
	Biopsy histology	4567 and 4582	1				
	Colonoscopy	1653 or 1656	1				