

**MEDSHIELD MEDICAL SCHEME**

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[www.medshield.co.za](http://www.medshield.co.za)**MEDSHIELD**  
medical scheme

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Dear Medshield Member

On Thursday, 4<sup>th</sup> March 2020, South Africa confirmed its first case of the Covid-19 coronavirus. The Council for Medical Schemes (CMS), the regulatory body that oversees medical schemes in South Africa, indicated in a Circular distributed on the same day how South African medical schemes must provide medical cover for the virus.

**Prescribed Minimum Benefits**

All medical scheme members have access to a set of defined health cover and services, regardless of their chosen benefit option. These are known Prescribed Minimum Benefits or PMBs. The cost of treatment for a PMB condition, once diagnosis is confirmed, is covered by the Scheme - provided that the services are rendered by the Scheme's Designated Service Provides (DSP) and according to the Scheme's protocols and guidelines.

**Is the Covid-19 Coronavirus a PMB?**

The CMS indicated that the diagnosis and management of an **uncomplicated** Covid-19 infection is not included in South Africa's Prescribed Minimum Benefits.

**When does the Covid-19 infection become a PMB?**

The CMS noted that the Covid-19 infection may result in various complications and that most of the complications that may be experienced are included in the list of PMBs. Therefore, Medshield will provide PMB cover for specific conditions once the uncomplicated infection progress and is diagnosed as a PMB condition.

For instance: one of the most common complications of Covid-19 infection is Pneumonia, which is a PMB condition. Medshield will cover the diagnosis, treatment and care costs in full from risk for this condition (as a PMB) irrespective of your chosen benefit option.

**Uncomplicated Covid-19 infections**

In cases where the infection does not progress and does not present any complications, the Scheme will fund all healthcare costs as per the member's current chosen benefit option and the Scheme Rules. For example, a consultation with your Practitioner will be funded from your available Day-to-Day benefit. A blood test or respiratory test may be required to confirm the diagnosis of Covid-19. These tests must be sent to the State laboratories and not Private laboratories as per the National Department of Health's directive.

To prevent infection with Covid-19 and the spread of the virus, we highly recommend the following as per the World Health Organisation's guidance:

- Good practice of hand hygiene
- Cough etiquette
- Maintain social distancing
- Avoid touching eyes, nose and mouth
- If you have fever, cough and difficulty breathing, seek medical care early

Please be cautious and apply responsible hygiene practices.

Yours in continued good health,

Thoneshan Naidoo  
Principal Officer | Medshield Medical Scheme