

Empower

3 of 2021

Prescribed Minimum Benefits (PMBs)

WHAT ARE PMBs?

- A set of defined benefits to ensure that all medical scheme members have access to certain minimum health services, regardless of benefit option selected.
- Aiming to provide continuous care to improve health and well-being and make healthcare more affordable.
- A feature of the Medical Schemes Act, in terms of which medical schemes have to cover the costs related to the diagnosis, treatment and care of:-
 - any emergency medical condition;
 - a limited set of 271 medical conditions (defined in the Diagnosis Treatment Pairs); and
 - 25 chronic conditions (defined in the Chronic Disease List).

Cover in terms of COVID-19 under PMBs

Tips



PART OF PMBs DIAGNOSIS LIST

- Screening
- Diagnosis and
- Management of COVID-19 infection



REQUIRED BY LAW

All medical schemes are required by law to pay for the diagnosis, treatment and care costs for this condition, in full, irrespective of plan type or option.



PMB REGULATIONS

Medical schemes may not fund PMB conditions from a member's **Medical Savings Account**, as this would be a violation of the PMB Regulations.

ADDITIONAL QUALIFYING CONDITIONS (emergency medical conditions)

Any complications arising from infection with COVID-19 e.g.

- Pneumonia
- Respiratory failure
- Renal failure
- Complete or partial lung collapse

COVID-19 ICD-10 Codes



Understand your RIGHTS in terms of PMB BENEFITS

Medical schemes may require you to go to a specific doctor, facility or designated service provider (DSP) to obtain the PMB benefits, **except in an emergency**.