

CHRONIC CONDITIONS

Suffering from a chronic condition - understanding your medical scheme's PMBs

46% of people world-wide are unaware that they have hypertension.

In 2019, diabetes was the ninth leading cause of death with an estimated **1.5 million deaths** directly caused by diabetes.

Hypertension and diabetes are **two of the 25** chronic conditions for which you are automatically covered.

All medical scheme plans, including hospital plans, are required to provide medication cover for certain chronic diseases, even if you are not hospitalised. This forms part of your prescribed minimum benefits (PMBs).

Understand the terminology

- A **chronic condition** is one that doesn't go away overnight. It requires ongoing treatment to keep it under control.
- **PMBs** are a set of defined benefits to ensure that all medical scheme members have access to certain minimum health services, regardless of the benefit option they have selected.

Chronic conditions that are covered

- Addison's disease
- Asthma
- Bipolar mood disorder *
- Bronchiectasis
- Cardiac failure
- Cardiomyopathy
- Chronic obstructive pulmonary disorder
- Chronic renal disease
- Coronary artery disease
- Crohn's disease
- Diabetes insipidus
- Diabetes mellitus types 1 & 2
- Dysrhythmias
- Epilepsy
- Glaucoma
- Haemophilia
- Hyperlipidaemia
- Hypertension
- Hypothyroidism
- Multiple sclerosis
- Parkinson's disease
- Rheumatoid arthritis
- Schizophrenia
- Systemic lupus
- Erythematosis
- Ulcerative colitis

* Will only be covered when an algorithm has been developed.

What you need to do

Medicines will be paid from the chronic medicine benefit **only** if your condition has been pre-authorized.

Ask your doctor to complete a chronic application form and submit it to the medical aid, along with any relevant clinical reports or test results that may be required to review the application. In most cases, you will be required to submit a prescription every six months from your treating doctor.

How to avoid co-payments

- Use one of the designated service providers/pharmacies that are listed by your medical scheme.
- Use only the medication that is listed on your medical scheme's chronic formulary.
- Make use of generic alternatives if these are available.

S I M E K A
HEALTH

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Top 10 chronic conditions in South Africa, 2019

4737	Hypertension/high blood pressure
1677	HIV/AIDS
1632	Diabetes
1218	Arthritis
1027	Asthma
445	High Cholesterol
382	Mental illness
366	Heart failure
340	Epileptic seizure
313	Tuberculosis



Statistics about chronic conditions from the World Health Organisation

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