

ZOOM

COVID-19 BENEFIT

Coronaviruses (CoV) are a large family of viruses that cause illness ranging from the common cold, to more severe diseases such as Middle East Respiratory Syndrome (MERS-CoV) and Severe Acute Respiratory Syndrome (SARS-CoV).

Coronavirus disease (COVID-19) is an infectious disease caused by a new strain that was discovered in 2019 and had not been previously identified in humans. On Tuesday 17 March 2020, the World Health Organization (WHO) announced the official designation of COVID-19.

Fedhealth designed its COVID-19 benefit to help members prevent, monitor, treat and recover from this deadly disease.

Background

Symptoms

Most people infected with the COVID-19 virus experience mild to moderate respiratory illness and recover without requiring special or intensive treatment.

Who are most at risk to becoming seriously ill with COVID-19?

People of all ages can be infected by the coronavirus (COVID-19), but the risk of becoming severely ill with the virus appears to increase for people who:

Are 60+ years old.

Have conditions that **increase oxygen needs or reduce the body's ability to use oxygen properly**. This puts patients at higher risk of the consequences of bilateral viral pneumonia.

Have pre-existing non-communicable diseases (NCDs) including:

- Cardiovascular disease (e.g. hypertension, heart attack or stroke)
- Chronic respiratory disease (e.g. COPD)
- Diabetes
- Cancer

The benefit

Fedhealth's COVID-19 benefit is structured around the pillars of: **prevention/ protection, testing and pathology, doctors' visits, hospitalisation, post-hospitalisation and vaccination.**

1. Prevention/ protection

Fedhealth offers the following COVID-19 prevention support to members:

- **Regular communication** with reliable, health-related COVID-19 information to keep members aware of pandemic developments.
- **Weight management programme** to reduce BMI as obesity impacts COVID-19 severity – covered from Risk for qualifying members.
- **GoSmokeFree programme** to quit smoking – paid from Risk.
- **Oximeters** paid from member's Savings/ MediVault.
- **Courier pharmacies** have been added to the Scheme's DSPs so that members can have their medication delivered at home to limit possible exposure.
- **Paed-IQ** for telephonic paediatric support to parents of children with COVID-19 (and other conditions).
- **Fedhealth COVID-19 Support Portal** where members can find COVID-19 information.

2. COVID-19 testing and pathology

Fedhealth covers three different types of in-vitro tests for COVID-19 approved by the South African Health Products Regulatory Authority (SAHPRA). These are:

Type of test	How it works	How Fedhealth covers it
Molecular test	Detects the presence of the SARS-CoV-2 virus' genetic material (nucleic acid) and is performed on material obtained by means of nasopharyngeal and/or oropharyngeal swabs.	RT-PCR tests are PMB level of care; Fedhealth will pay where Persons Under Investigation (PUI) criteria are met and the test is requested by a healthcare provider.
Serological test	Detects antibodies to the SARS-CoV-2 virus and is conducted on samples likely to have antibodies, such as finger-pick blood samples. Serological tests are done at the point-of-care and detect the presence of immunoglobulin M (IgM) and/or immunoglobulin G (IgG) antibodies to SARS-CoV-2.	Serology tests are not PMB level of care; Fedhealth will fund COVID-19 antibody testing from Savings/Wallet benefits only. No benefit on myFED.
Antigen test	Directly detects SARS-CoV-2 proteins produced by replicating virus in respiratory secretions and has been developed as both laboratory-based tests and point-of-care tests, referred to as rapid diagnostic tests (RDTs).	Ag-RDT tests are covered as PMB, irrespective of the result. Currently the test is only lab-based due to COVID-19 requirements and the labs need to confirm patient COVID-19 status with PCR according to NDoH guidelines. Fedhealth reimburses COVID-19 related PCR and Antigen tests for members meeting the PUI criteria, irrespective of outcome, as PMB. Providers wishing to perform antigen tests outside of the lab setting need to apply specifically to Fedhealth/Medscheme pathology to be added as a provider.

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3. Doctors' visits and screenings

- Doctors' visits are covered from **Fedhealth's unlimited GP benefit** paid from Risk according to the member's option.
- **Consultations for screening by a healthcare worker** for COVID-19 are PMB level of care and paid from Risk.
- **Virtual/Telephonic consultations with healthcare professionals** have been introduced for the duration of the pandemic to limit physical contact.

4. aPMB care template for active infection

This care basket activates when a member's COVID-19 diagnosis is confirmed via the receipt of a claim, and is paid from Risk.

Ambulatory PMB Care Plan Standard Care Plan

Positive Coronavirus Disease		Codes	Provider Practice Type	Quantity
Consultations	General practitioner	0190, 0191, 0192,	14, 15	2
	Pulmonologist, physician, paediatrician	0130, 0132	17, 18, 32	
Pathology	Platelet count			2
	Full blood count (including items 3739, 3762, 3783, 3785, 3791)	3797	52, 037	2
	Potassium	3755		2
	Sodium	4113		2
	Urea	4114		2
	Creatinine (urine)	4151		2
	Creatinine (blood)	4221		2
	Erythrocyte sedimentation rate (ESR)	4032		2
	C-reactive protein (CRP)	3743		2
	Antimicrobial substances	3947		2
	Bacteriological culture (miscellaneous)	3928		2
	Miscellaneous body fluids	3893		2
	Viable cell count	3867		2
	PCR - Polymerase chain reaction	3922		2
	PCR - Bacteriological DNA identification	3974		1
Radiology	X-ray of the chest, single view	4434		
	Chest study (item 3601 included)	30100	38	2
Procedures	Intravenous infusions	3445	17, 18, 32	2
	Nebulisation (in rooms)	0205, 0206	14, 15, 17, 18, 32	2

5. Hospitalisation/ post-hospitalisation and Quro Hospital at Home

- **Unlimited hospital cover** is covered at the required level of care. Network hospital rules apply except in cases of emergency or where the nearest network facility has reached full capacity.
- **Ambulance transfer** to the hospital through Europ Assist.
- The **Quro Hospital at Home benefit** is an alternative for members who'd rather receive treatment at home instead of a general hospital ward.
- **All PMB-related COVID-19 admissions** are covered (does not include experimental drug therapy).
- **Post-hospitalisation physiotherapy benefit:** benefit available for 30 days following a COVID-19 discharge.
- We cover **acute home oxygen for 14 days** following a COVID-19 admission on request by a medical doctor.

6. COVID-19 vaccination and Vaccine-induced immune thrombotic thrombocytopenia (VITT) support

- **COVID-19 vaccinations** are paid in full from Risk - whether a single or multi-dose regimen - even during waiting periods for eligible beneficiaries.
- **VITT payment and support.** Supportive anti-coagulant therapy is covered from Risk should a member develop clotting from a COVID-19 vaccine.

CONTACT DETAILS

Please call **0860 002 153** for all general enquiries and customer care assistance, including benefit and limit confirmation and document requests, as well as Hospital authorisations, chronic medication enquiries and oncology related authorisations.

Disease Management : Europ Assistance : MVA Third Party Recovery Department : Fedhealth Baby
0860 101 306 : 0860 333 432 : 012 431 9718 : 0861 116 016