

# What to do in a medical emergency

## Definition of a medical emergency

The Medical Schemes Act 131 of 1998 defines an “emergency medical condition” as “the sudden and, at the time, unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a body organ or part, or would place the person’s life in serious jeopardy”.

## Guidelines when dealing with a medical emergency

- Call the ambulance service listed as the preferred provider on your medical scheme (save the number on your phone).
- You can go to any private hospital in a life-threatening emergency. If you are admitted to hospital, the medical scheme will cover your emergency hospital admission and related treatment.
- Members on restricted hospital network plans will be taken to the nearest hospital and might be transferred to a network hospital once the medical professional confirms that the patient is stable and safe to be transferred.
- Emergencies must be authorised within 48 hours of going to hospital, or on the first working day after a weekend or public holiday. If you don’t obtain pre-authorisation, your account will not be settled by the medical scheme.

**Ensure that you always have your medical scheme card with you or save your electronic medical scheme card on your phone and request a car sticker from your medical scheme. This is helpful to emergency personnel when visible in case of a car accident.**



## Does medical aid cover emergency room/casualty visits?

If you require treatment at an emergency unit for a medical emergency as defined in the Medical Schemes Act, the doctor who treats you will certify the condition as a medical emergency before a medical scheme will approve it as a prescribed minimum benefits (PMB) condition.

## 25 April is World Malaria Day

### 2022 - WHO African Region

Carrying a disproportionately high share of the global malaria burden - the region is home to:

**94%** malaria cases  
(233 million people)

**95%** malaria deaths  
(580 thousand people)

**80%** of children under 5 years  
accounted for all malaria deaths

### 2022 - Globally

In 85 countries:

**249** million estimated  
malaria cases

**608** thousand estimated  
malaria deaths



**Malaria can be prevented by avoiding mosquito bites and taking medication.  
Speak to your doctor about preventative medication before travelling to areas where malaria is common.**