



PRESS RELEASE

Reference: Corona Virus
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Press Release 3 of 2020: Medical schemes and the coronavirus

The Council for Medical Schemes (CMS) is concerned by the global spread of the coronavirus (COVID-19), particularly that the epidemic is being fuelled by human-to-human transmission.

"Of concern is the fact that the virus can be spread by individuals who show no symptoms of the infection," said Dr Siphon Kabane, Chief Executive and Registrar of CMS.

"We, therefore, encourage all who have travelled to areas with confirmed cases, or have come into close contact with someone who has travelled, and thereafter experience flu-like symptoms and a fever, to seek immediate medical attention," continued Dr Kabane. Medical scheme members are encouraged to contact their medical schemes on their benefit option entitlements if they experience flu-like symptoms. All testing for the coronavirus should be referred to State laboratories and not private labs, as advised by the Department of Health.

"As the virus progresses it may result in various complications, such as pneumonia and respiratory failure which then, should be treated as Prescribed Minimum Benefit (PMB) level of care," said Dr Kabane. In cases of uncomplicated infection where there are no PMB-eligible conditions, the medical scheme may fund all health care costs as per scheme rules.

High-risk individuals — members with pre-existing conditions such as pregnancy, diabetes mellitus, asthma, cancer, HIV and other immunosuppressive conditions — are urged to keep up with their routine medication and screenings. Individuals over the age of 50 and children under the age of 10 years are also encouraged.

"All medical schemes are required by law to pay for the diagnosis, treatment and care costs of PMB conditions in full irrespective of plan type or option. They are not allowed to fund PMB conditions from a member's Medical Savings Account, as this is not in line with the PMB Regulations," concluded Dr Kabane.

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. They are a feature of the Medical Schemes Act of 1998, and medical schemes have to cover the costs related to the diagnosis, treatment and care.

As the regulator of the medical schemes industry, the CMS is committed to ensuring that there is effective coverage for all conditions that members may suffer from, including any complications of the coronavirus. "We encourage medical schemes to provide comprehensive cover for all confirmed cases, in the interest of public health," concluded Dr Kabane.

To prevent the spread of the coronavirus, global authorities, including World Health Organization (WHO) and the South African National Institute for Communicable Diseases (NICD) recommend good practice of hand hygiene (handwashing with soap and water), cough etiquette, avoiding contact with animals when in high-risk countries, and adhering to the following:

- Avoiding close contact with people suffering from acute respiratory infections.
- Frequent handwashing, especially after direct contact with ill people or their environment.
- Avoiding visiting markets where live animals are sold.

Finally, non-essential travel is discouraged, especially to high-risk countries.

The CMS issued a CMScript Newsletter on the coronavirus. Find it [here](#).

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