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K v DISCOVERY HEALTH MEDICAL SCHEME

The complaint concerns the Scheme's decision in declining to fund dental claims from the Basic Dental Trauma Benefits. According to the Member, she was involved in an accident which resulted in facial trauma (open wounds to both lips, chin and inside the mouth which all required stitches, and a displaced fracture of the left mandible). She indicated that during surgery the maxilla facial surgeon discovered that she had also cracked 4 of her teeth and that one of the front teeth (which had cut the inside of the mouth) seemed to have a severed nerve. As a result, the treating provider began an emergency root canal treatment on her tooth in order to preserve it due.

In responding to the complaint, the Scheme submitted that it received the claims for the treatment indicating the diagnosis of *Necrosis of pulp; ICD-10 code K04.1* and all claims were rejected as the Member's Medical Savings Account (MSA) was depleted. Furthermore, a Letter of Motivation (LoM) was furnished requesting funding from the risk benefits. The LoM was reviewed but the Scheme was unable to approve funding from the risk benefit because the requested treatment was for dentistry which is funded from the MSA. Additionally, funding could not be considered from the Basic Dental Trauma Benefit as the Member did not meet the entry criteria for funding because neither partial nor complete loss of one or more teeth was evident.

The issue which fell for determination was whether the Scheme was correct in its decision to decline funding the dental claims from the risk benefits and/or Basic Dental Trauma Benefit.

Upon investigation, the submissions made by the Member and the Scheme were reviewed. Furthermore, the complaint was referred to our Clinical Review Committee ("CRC") for clinical opinion. CRC confirmed that the Member's condition, K04.1 - Necrosis of pulp, is not a Prescribed Minimum Benefit (PMB) diagnosis code and that the treatment was not PMB level of care. CRC alluded that the Member did not experience partial or complete loss of one or more of her teeth. Therefore, she did not meet the criteria for basic dental trauma as per the scheme rules.

In the absence of PMB condition, the Schemes rules will apply. Table A of the 2023 Discovery Health Medical Scheme Rules, Coastal Saver Plan states that the aforesaid benefit is only available when the clinical entry criteria is met, CRC confirmed that the Complainant did not meet the requirement.

It was to this end that a ruling was issued confirming that the Scheme is correct in declining funding for the Member's dental claims. This Complaint was dismissed.