CMScript
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Member of a medical scheme? Know your guaranteed benefits!
CMS Council for Medical Schemes

Emergency care during the holiday season

The festive season is a time of celebration, travel, and family gatherings, but it is also when accidents, sudden illnesses and other medical emergencies occur more often. Understanding what qualifies as a medical emergency, and what your medical scheme must cover, can help you stay prepared and avoid unexpected costs. Many people believe that a visit to an emergency room automatically guarantees full medical scheme payment. However, under the Medical Schemes Act (131 of 1998), only conditions that meet the legal definition of an emergency medical condition qualify for Prescribed Minimum Benefit (PMB) funding.

The Medical Schemes Act 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 bodily organ or part, or would place the person's life in serious jeopardy;*

In everyday terms, all of the following must apply before a condition can be regarded as an emergency:

A health problem occurs.

1. It happens suddenly and without warning.
2. You need immediate medical or surgical treatment.
3. Without urgent care, one of these risks exists:
    - Serious impairment of a bodily function (for example, breathing, circulation, brain function)
    - Serious dysfunction of an organ or body part (for example, heart, kidneys, limbs)
    - Serious threat to life

Examples may include severe chest pain suggestive of a heart attack, major trauma from an accident, difficulty breathing, sudden weakness on one side of the body suggestive of a stroke, or severe internal bleeding.

Emergency care and PMB entitlement

PMBs are health services that all medical schemes must cover, regardless of the benefit option. They include:

- Any emergency medical condition;
- A list of Diagnosis Treatment Pairs (DTPs);
- The Chronic Disease List (CDL) conditions.

If a condition qualifies as an emergency, the diagnosis, treatment and care cost must be paid in full as a PMB.

If a doctor initially thinks your condition might be a medical emergency, **your medical scheme must pay for all the costs needed to check and treat you until it is confirmed that the condition is not a PMB emergency**.

Medical schemes are allowed to request for additional information to confirm whether it was truly an emergency.

Diagnostic tests vs emergency treatment

Emergency rooms see many different health concerns, especially during peak holiday periods. It is important to understand how PMB cover applies:

- Diagnostic tests alone (for example X-rays, blood tests or scans) do not automatically qualify as PMBs if no emergency medical condition is identified.
- Immediate treatment provided for a suspected emergency (for example oxygen, medication, IV fluids or surgery) may qualify for PMB funding, depending on whether the condition meets the legal definition of an emergency.

If you go to the emergency room and the doctor's examination, tests, and results show that your condition is **not** an emergency, the medical scheme may pay the accounts according to the medical scheme rules and benefits.

Where can emergency care be provided?

Emergencies do not always happen close to a hospital or a Designated Service Provider (DSP). Over the festive season, people often travel to remote, rural or unfamiliar areas. The Regulations to the Medical Schemes Act confirm that emergency care can be provided in any clinically appropriate setting, including:

- Emergency or casualty units;
- Clinics or smaller facilities;
- Any location equipped to provide urgent care.

If it is a true emergency, you should go to the nearest facility without delay.

Authorisation and PMB registration

Medical schemes may require authorisation for PMB conditions. However, in an emergency:

- Schemes may not refuse benefits simply because authorisation was not obtained before treatment.
- Stabilisation comes first; authorisation can follow.
- Authorisation should generally be obtained within 48 hours of the emergency event.
- Both members and healthcare providers play a role in ensuring accurate assessment by the scheme. This includes:
    - Using the correct ICD-10 codes on claims.
    - Providing relevant clinical information.

These details assist schemes in identifying PMB-eligible emergencies correctly.

Practical tips for the festive season

1. **Know our benefits**
   - Review your medical scheme option, especially rules relating to emergencies and DSPs.
   - Always keep your medical scheme card and emergency number with you.

2. **Seek help immediately**
   - Go to the nearest appropriate facility; do not delay life-saving treatment to locate a DSP.
   - Provide your medical scheme details as soon as possible.

3. **Ask the right questions**
   - Confirm with the treating doctor whether your condition qualifies as an emergency.
   - Ask what treatment is being provided and why.

4. **Keep good records**
   - Save copies of hospital accounts, test results, discharge summaries and referral letters.
   - These documents are important if a funding dispute arises.

5. **If your scheme declines payment**
   - Request written reasons for the decision.
   - Check if the scheme assessed the condition as an emergency.
   - If you disagree, you may lodge a formal complaint with the Council for Medical Schemes.

Conclusion

Emergencies can arise anywhere and at any time, on the road, on holiday or at home. While all emergency medical conditions qualify for PMB funding, not every visit to an emergency room meets the legal definition of an emergency.

An emergency medical condition must be sudden, unexpected, require immediate treatment and pose a serious risk to life or health if untreated. When these criteria are met, your medical scheme must cover the diagnosis, treatment and care costs of the emergency, regardless of where it occurs.

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