

# Guide to Prescribed Minimum Benefits for In-Hospital Treatment 2021

## Who we are

Engen Medical Benefit Fund (referred to as 'the Fund'), registration number 1572, is a not-for-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd, registration number 1997/013480/07, (referred to as 'the administrator') is a separate company and an authorised financial services provider and is responsible for the administration of your membership on behalf of the Fund.

## Overview

In terms of the Medical Schemes Act No. 131 of 1998, Prescribed Minimum Benefits (PMB) are a set of defined benefits that all registered medical schemes in South Africa are obliged to provide for all their members. All Engen Medical Benefit Fund members have access to these benefits for continuous care to improve their health.

Engen Medical Benefit Fund's benefits provide comprehensive cover, more than just the minimum benefits required by law. You can read about your benefits in the Benefit Guide.

This document tells you how the Fund covers PMB, specifically for In-hospital treatment. Please refer to the Prescribed Minimum Benefit guide on [www.engenmed.co.za](http://www.engenmed.co.za) for more details about PMB and how they are covered.

To help you understand, we explain some of the terminology we are using in this document:

TERMINOLOGY	DESCRIPTION
Co-payment	This is an amount that you will have to pay from your own pocket. The amount can vary by the type of covered healthcare service, place of service, your age or the difference between what the Fund pays and what the service provider charges.
Day-to-day benefits	These are the available funds allocated to the Medical Savings Account (MSA).
Designated service provider (DSP)	A healthcare provider (for example doctor, specialist, pharmacist or hospital) who we have an agreement with to provide treatment or services at a contracted rate. Visit <a href="http://www.engenmed.co.za">www.engenmed.co.za</a> to view the full list of DSPs.
Fund Rate (FR)	This is a rate set by us. We pay in full for healthcare services when the provider charges at the Fund Rate.
Member	When we refer to "member" in this document, it can also be in reference to your dependants that are registered on your membership.

TERMINOLOGY	DESCRIPTION
Prescribed Minimum Benefits (PMB)	<p>In terms of the Medical Schemes Act of 1998 (Act No. 131 of 1998) and its Regulations, all medical schemes have to cover the costs related to the diagnosis, treatment and care of:</p> <ul style="list-style-type: none"> <li>▪ An emergency medical condition</li> <li>▪ A defined list of 270 diagnoses</li> <li>▪ A defined list of 26 chronic conditions.</li> </ul> <p>Certain Rules apply to access Prescribed Minimum Benefits:</p> <ul style="list-style-type: none"> <li>▪ Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions</li> <li>▪ The treatment needed must match the treatments in the defined benefits</li> <li>▪ You must use Designated Service Providers (DSP) in our network. This does not apply in emergencies. However even in those cases, where appropriate and according to the rules of the Fund, you may be transferred to a hospital or other service provider in the Fund’s network, once your condition has stabilised. If you choose not to use a DSP for planned PMB treatment, we will pay up to the Fund Rate only. You will be responsible for the difference between what we pay and the actual cost of your treatment.</li> </ul> <p>If your treatment doesn’t meet the above criteria, we will pay according to your benefits.</p>
Emergency medical condition	<p>An emergency medical condition, also referred to as an emergency, is the sudden and, at the time unexpected onset of a health condition that requires immediate medical and 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.</p> <p>An emergency does not necessarily require a hospital admission. We may ask you for additional information to confirm the emergency.</p>
Related accounts	<p>Any account, other than the hospital account, for in-hospital care. This could include the accounts for the admitting doctor, anaesthetist and any approved healthcare expenses like radiology or pathology.</p>

## How we cover In-Hospital claims

For confirmed PMB, the Fund will cover the hospital costs at 100% of the negotiated rate from the Fund Risk benefits and related accounts at cost if you receive treatment from a Designated Service Providers (DSP). Treatment received from a non-DSP may be subject to co-payments if the healthcare provider charges more than what the Fund pays.

We pay for benefits not included in the PMBs from your appropriate and available Risk and day-to-day benefits, according to the rules of the Fund.

## Using the services of Designated Service Providers

To ensure you will not experience shortfalls, you should use the services of Designated Service Providers. These are providers with whom the Fund has payment agreements. If you use their services, you will not have to make any co-payments.

Some examples of DSP for in hospital care are:

- KeyCare Specialists and Specialists who charge at the Premier A or B rates
- KeyCare GPs and GPs in the Discovery GP network
- KeyCare hospitals
- Psychologists
- Social workers

You can find healthcare service providers who we have an agreement with at [www.engenmed.co.za](http://www.engenmed.co.za) or you can call us on **0800 001 615** to find out about these providers.

There are some cases where it is not necessary to meet these requirements but you will still have full cover. An example of this is in a life-threatening emergency.

### How we will pay your claims when you are in hospital

Prescribed Minimum Benefit status	Service provider type	Hospital	Healthcare professional
<b>Emergency</b>	Designated service provider	<ul style="list-style-type: none"> <li>Hospital account is paid at the contracted rate</li> </ul>	<ul style="list-style-type: none"> <li>Related accounts are paid in full at the agreed rate</li> </ul>
	Not a designated service provider	<ul style="list-style-type: none"> <li>Hospital account is paid in full at cost</li> </ul>	<ul style="list-style-type: none"> <li>Related accounts are paid in full at cost</li> </ul>
<b>Planned treatment</b>	Designated service provider	<ul style="list-style-type: none"> <li>Hospital account is paid at the contracted rate</li> </ul>	<ul style="list-style-type: none"> <li>If your primary admitting Dr is a DSP Specialist or GP, related accounts are paid in full at the agreed rate for the providers who are DSPs and at cost for those providers with whom we do not have agreements</li> </ul>
	Not a designated service provider	<ul style="list-style-type: none"> <li>Hospital account is paid up to a maximum of 100% of the Fund Rate for voluntary use of a non-DSP. The co-payment, which you will be liable for, is equal to the amount that the provider charges above the Fund Rate.</li> </ul>	<ul style="list-style-type: none"> <li>Related accounts are paid up to a maximum of 100% of the Fund Rate for voluntary use of a non-DSP. The co-payment, which you are liable for, is equal to the amount that the provider charges above the Fund Rate</li> </ul>

**Once you have authorised your stay in hospital, the Fund provides comprehensive cover without an overall annual limit.**

### There are some circumstances where you do not have PMB cover

This can happen when you join a medical scheme for the first time, with no medical scheme membership before that. It can also happen if you join more than 90 days after leaving your previous medical scheme. In both these cases, the Fund would impose a waiting period, during which you and your dependants will not have access to the PMB treatment or care. We will tell you if waiting periods will apply.

### There are a few instances when the Fund will only pay when your claim is PMB-related

When you have a three-month general waiting period or a 12-month condition-specific waiting period, or when you have treatments linked to conditions that are excluded by the Fund, the Fund will not pay your claims. But you might have cover in full, if you meet the requirements stipulated by the PMB regulations.

## Get pre-authorisation for hospitalisation and other procedures

### What pre-authorisation is and what it means

Pre-authorisation is the approval of certain procedures and any planned admission to a hospital before the procedure or planned admission takes place. It includes associated treatment or procedures performed during hospitalisation. Whenever your doctor plans a hospital or day-clinic admission for you, you must let us know before you go to the hospital or day-clinic.

You also need specific pre-authorisation for MRI and CT scans, radio-isotope studies, and for certain endoscopic procedures, whether done in hospital or not.

In an emergency you must go directly to a hospital and notify the Fund as soon as possible of your admission. In cases of emergency, you are covered at cost for the first 24hrs or until stable.

### Contact us for pre-authorisation

Call us on **0800 001 615** to get pre-authorisation. We will give you an authorisation number. Please give the authorisation number to the relevant healthcare provider and ask them to include this when they submit their claims.

Please make sure you understand what is included in the authorisation and how we will pay your claims.

### We will ask for the following information when you request pre-authorisation

- Your membership number
- Details of the patient (name and surname, ID number, etc.)
- Reason for the procedure or hospitalisation
- Diagnostic codes (ICD-10 codes), tariff codes and procedure codes (you must get these from your treating doctor)

**Please note:** *If you don't pre-authorise your admission, you will have to pay the first R1000 of the costs of the service obtained. We call this a deductible.*

*You will only be covered in full if you use the services of a Designated Service Provider. You can find your nearest DSP on [www.engenmed.co.za](http://www.engenmed.co.za) or call us on **0800 001 615** for the information about our contracted providers.*

## Pre-authorisation does not guarantee full payment of all claims

### Your hospital cover includes:

Cover for the account from the hospital (the ward and theatre fees), and cover for the accounts from your treating healthcare professionals (such as the admitting doctor, anaesthetist and any approved healthcare expenses like radiology or pathology), which are separate from the hospital account and are called related accounts.

There are some expenses you may have in hospital as part of a planned admission that the Fund does not cover.

Certain procedures, medicine and new technologies need separate approval. It is important that you discuss this with your healthcare professional.

## How we pay your in-hospital PMB claims

For confirmed PMB treatment and care we will cover the hospital at 100% of the negotiated rate from the Fund risk benefits and related accounts at cost if you receive treatment from a DSP. Treatment received from a non-DSP may be subject to a co-payment if the healthcare provider charges more than what the Fund pays.

In order for some claims to qualify for cover as a PMB, supporting documents may be requested confirming your PMB diagnosis. Examples of such claims include MRI scans and endoscopic procedures.

In cases where a DSP provider is not available when you or one of your dependants needs treatment, you must contact us on **0800 001 615**. We will intervene and make arrangements for an appropriate healthcare provider to accommodate you.

We pay for benefits not included in PMB according to the rules and benefits of the Fund. There are some in-hospital expenses you may have as part of a planned admission that the Fund does not cover. An example of this would be certain procedures, medicine and new technologies, which need separate approval. It is important that you discuss this with your healthcare provider. Remember: Benefit limits, Fund rules, treatment guidelines and managed care criteria may apply to some healthcare services and procedures in hospital. Find out more about these by contacting us on **0800 001 615** or visit [www.engenmed.co.za](http://www.engenmed.co.za).

## Contact us

You can call us on **0800 001 615** or visit [www.engenmed.co.za](http://www.engenmed.co.za) for more information.

## Complaints process

You may lodge a complaint or query with the Fund directly on **0800 001 615** or by emailing [service@engenmed.co.za](mailto:service@engenmed.co.za). If you are not satisfied with how your query was resolved, please send a complaint in writing to the Principal Officer at the Fund's registered address.

If your complaint or query is not resolved to your satisfaction, you may ask the Board of Trustees to review the responses received. And if that is not successful, you may declare a dispute that will be heard by an independent Disputes Committee of the Fund.

You may, as a last resort, approach the Council for Medical Schemes for assistance: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 / 0861 123 267 / [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za) / [www.medicalschemes.co.za](http://www.medicalschemes.co.za).