

NEWSLETTER

ISSUE 2 | MARCH/APRIL 2020

Dear Member

In this edition, we advise our cancer patients on the advantages of engaging in telephonic consultations with their doctors to prevent the risk of infection and we provide you with tips on how to stay fit during the national lockdown period. We also advise you on what to do if you contract the dreaded coronavirus disease, COVID-19, inform you about medical aid split-billing and how medical scheme fraud can cost you.

We welcome any suggestions that you may have on articles or member benefits you would like to see published in future newsletters. Please send your suggestions to the Scheme Manager, Eugene Eakduth, by email to eugene.eakduth@momentum.co.za or by fax to 0861 64 77 75.

Yours in good health.

Telephonic doctor consultations recommended for cancer patients

Information on the COVID-19 pandemic shows that cancer patients are at higher risk of severe illness should they become infected. As valued PG Group Medical Scheme members, Scheme management wants to ensure that oncology patients stay safe from infection.

It's become important to slow down the rate of transmission so that the country's healthcare system can cope with this global pandemic. In line with the guidelines recommended by the National Institute for Communicable Diseases (NICD) and World Health Organization (WHO), it's recommended that certain practices apply social distancing and preventative sanitary measures.

In line with guidance from the country's leading oncology experts, the Scheme will cover telephonic consultations (all hours) using tariff code 0130 with the patient's treating doctor, as part of their oncology benefit. This telephonic consultation will be substituted in place of a physical visit to the oncologist (oncologists must use tariff code 0190 for new and established patient consults/visits) should they need to claim for a telephonic consultation.

This arrangement will continue until the threat of the pandemic has diminished. Continue to engage with your treating oncologist/specialist for guidance on further consultations.

Should you have any queries relating to your benefits, please feel free to contact us on 0860 005 037.



IMPORTANT CONTACT DETAILS

Customer care centre

Tel: 0860 005 037

Fax: 0861 647 775

Email: info@pggmeds.co.za

Postal address

PG Group Medical Scheme
PO Box 2070, Bellville 7535

Membership department

Fax: 0861 222 664

Email: membership@pggmeds.co.za

Claims email address

claims@pggmeds.co.za

Hospital and pre-authorisation

Tel: 0860 005 037

Scheme website address

www.pggmeds.co.za

What to do if you test positive for COVID-19

Should you experience a combination of the following symptoms, it is important to record these and also take note of when these symptoms first began: fever, sore throat, dry cough or breathing difficulties.

The next step is to call your local doctor or general practitioner to explain the symptoms and to request advice about the best way to proceed. Local doctors have been made aware and will be prepared for the call and will provide very clear guidelines about how to proceed in terms of the testing procedures.

If you don't have a specific doctor, you can call the National Department of Health coronavirus public toll-free number (0800 029 999) for advice to determine whether you need to be tested. This toll-free number is for concerned citizens and have been specifically set up to deal with the outbreak.

As the virus progresses, it can result in various complications within a short space of time, the most common complications are pneumonia and respiratory failure, which the Scheme treats as prescribed minimum benefit (PMB) level of care and is covered from your insured benefits.

Should you be admitted into hospital, you will need to contact the Scheme on 0860 005 037 for pre-authorisation. **It's imperative to have your membership number on hand, especially if you need ambulance services, doctors and pharmacies. Make sure to inform the Scheme and your family of the treating doctor's name and the practice telephone numbers as well the facility where you are being treated.**

Getting the right care and attention if you have COVID-19 is essential. Don't let a lack of information prevent you or your family members from getting medical assistance as quickly as possible.

Did you know?

Medipost will still deliver your chronic medication during the lockdown period. However, if you have been using your work address to receive the medication and are not at work during the lockdown period, please contact them on **012 426 4000** to give them your home address details so that your medication gets delivered to the correct address. You can also email them at **mrx2@medipost.co.za** and make sure to include your membership number on the email.

HOW TO PROTECT YOURSELF AND YOUR FAMILY AT HOME FROM COVID-19

Many people have stocked up on food and other supplies in preparation for social distancing and the lockdown period. But have you thought about what you'll need to have on hand if you actually contract COVID-19 and need to self-quarantine?

Despite shutdowns and other unprecedented steps to slow the spread of COVID-19, epidemiologists believe that the majority of people worldwide will eventually contract the easily transmitted viral disease for which humans have no natural immunity.

You must first contact your doctor for advice on whether to get tested, even if you only have mild to moderate symptoms. On the advice of your doctor, there is a possibility that you can recover at home. However, you must seek immediate medical attention if you have trouble breathing, pain or pressure in the chest, confusion or fainting, bluish lips or face.

Here are some simple steps you can take to help prepare for the possibility that you may contract COVID-19 or aid in your recovery if you've already tested positive and start to feel mild to moderately symptomatic.

- Make sure that you have a list of emergency contacts, a plan to communicate with family, friends, and co-workers, and know how to get food delivered if possible.
- Organise a two- to four-week supply of food, cleaning materials such as sanitiser, wet wipes and soap, and basic household staples such as toilet paper and facial tissues. When you are planning your food supplies, think of food that will store well and be nutritious such as rice, pasta, canned or dried beans, dried fruit, soups and frozen vegetables. Don't forget to stock up on pet food.
- Fresh fruit and vegetables are also important for health and healing. Fruit and vegetables provide loads of essential nutrients and there are ways to extend their shelf-life and make them more convenient to use.
- Clean water is crucial to staying hydrated, so drink plenty of fluids, especially if you have a high fever. COVID-19 symptoms such as fever, coughing, diarrhoea, and vomiting can easily impact your fluid intake and contribute to dehydration and rob the body of key nutrients.
- Pain and prescription medication – it's important to have medication to help with headaches, body aches and fever. Ensure that you have a four-week supply of prescription and over-the-counter medication.
- Many people with COVID-19 were said to have a bad cough. If you have asthma or any other respiratory condition, it's essential that you continue to take your routine respiratory medication and follow your asthma treatment plan or any similar instructions from your doctor. Honey or cough drops containing honey may help to soothe coughs. If you have asthma or another respiratory illness, be sure to have extra inhalers and your prescribed medication on hand.
- Vitamin C supports the activity of our immune cells and is recommended in addition to a healthy diet that's rich in fresh vegetables and fruit. Ginger is known to fight off the cold and relieves stomach-related problems. Turmeric is also a great pain reliever.
- And finally you will need a place to self-isolate. If you're sick, you need to stay in a single, separate room away from other people in your household. Ideally, choose a room with a separate bathroom, if you can.

Source:

FA NEWS. 16 March 2020. Are you covered if you test positive (or negative) for the Coronavirus?

Website: <https://www.fanews.co.za/article/healthcare/6/general/1124/are-you-covered-if-you-test-positive-or-negative-for-the-coronavirus/28537>



Did you know?

Your best defence against the flu this winter is to get your flu vaccine. Visit your nearest Clicks or Dis-Chem pharmacy for your flu shot – it is covered by the Scheme from your wellness benefit at no cost to you. If your local Clicks or Dis-Chem doesn't have stock of the flu vaccine, you can get it from another pharmacy. You will have to pay cash for it and then claim it back from the Scheme. Send a copy of the account/invoice and the receipt to claims@pggmeds.co.za.



How to stay fit at home during lockdown

Many countries are now under lockdown. This measure is crucial to minimise the spread of COVID-19, but what impact will it have on our health and wellbeing?

Research shows that a sedentary lifestyle is bad for your physical and mental health, so staying active during this difficult time is important. Being physically active helps lower blood pressure and cholesterol and can significantly reduce the risk of heart disease, stroke and diabetes. It also helps maintain muscle mass and bone density, reducing the risk of developing sarcopenia (loss of muscle mass) and osteoporosis (loss of bone density).

Physical activity also helps to keep your immune system working effectively as it flushes bacteria from the lungs and airways, increases white blood cell circulation and raises body temperature, all of which help the body fight infection.

As well as the physical health benefits, keeping active is a great way to ward off some of the psychological issues associated with being cooped up for an extended time. Being active helps lower stress hormones such as cortisol and promotes the release of feel-good hormones, such as endorphins.

Try these simple exercises in the comfort of your home or backyard:

- Walk briskly around the house or up and down the stairs. Stand or walk around when you're on the phone, rather than sitting down. Dancing is also a great way to keep active, especially with children, so putting on some music for 10 to 15 minutes, two or three times each day can really contribute to the daily exercise quota.
- Alternatively, you could dig out that old skipping rope from the garage, re-engage with those long-forgotten fitness, yoga, tai chi or Pilates DVDs, or use the many apps and YouTube videos promoting physical activity.
- Resistance exercises can also help strengthen your muscles and improve your mobility. Some of these exercises can be performed using weights or resistance bands, but if you don't have access to them, that shouldn't stop you.
- Squats or sit-to-stands from a sturdy chair, push-ups against a wall or the kitchen counter, and lunges or single-leg step-ups on stairs are all great for those new to these kinds of exercises.
- You could even put your tins of baked beans, bags of rice, bottled water or flour to good use. They make great dumbbell substitutes.
- As a balanced workout should incorporate pulling as well as pushing motions, take a jacket (made of a relatively strong material) and tie it tightly around a post and pull your body weight.



Throughout this time of uncertainty, something we can take control of is our health and wellbeing. So, whatever your situation, try to **keep active**, **eat healthy** and **stay hydrated**.

Source:

INDEPENDENT. 1 April 2020. Coronavirus: How to stay fit at home during lockdown.

Website: <https://www.independent.co.uk/life-style/health-and-families/coronavirus-how-stay-fit-home-lockdown-a9429931.html>

MEDICAL CLAIMS SPLIT BILLING

What is split billing?

This is when a healthcare provider provides two accounts for the same service. One is sent to the medical scheme, listing the medical scheme tariff amount; and a separate one to the member/patient. In other words, the member will have paid what they thought was a co-payment to the healthcare provider, but the amount paid does not appear on the claim sent to the Scheme. **This practice is illegal!**

In terms of the Medical Schemes Act 131 of 1998, a healthcare practitioner is required to **reflect the full cost and nature of the service rendered on all accounts** and is not permitted to charge a patient an amount upfront without that amount being included on the statement sent to the medical scheme and/or the patient.

Examples of split billing versus balance billing

Split billing	Balance billing
This method of billing is illegal . A doctor submits two different accounts; one to the patient and another to the patient's medical scheme.	This method of billing is legal . A doctor submits one account to the patient and the same account to the patient's medical scheme.
Example 1: A doctor's consultation fee is R500. The doctor submits an account of R300 to be paid by the Scheme from the patient's available benefits and then submits a separate account to the patient for the remaining R200, which is more than likely not covered by the Scheme's consultation benefits because they are charging above the Scheme rates. Both the Scheme and the patient are unaware of the split in the amounts that they are required to pay the doctor.	Example 1: A doctor submits an account of R500 for his consultation fee to the patient and the Scheme. The doctor keeps both the patient and their Scheme in the loop by ensuring there is transparency in the request for payment to be made. The account may specify the amount that the Scheme must pay and the amount that the patient must pay (balance).
Example 2: The surgeon's account amounts to R12 000. The surgeon submits an account of R6 000 to the medical scheme and sends another account to the patient for R6 000. This is considered as split billing, which is not allowed. The surgeon's assistant in theatre will also send a separate account to the patient's medical scheme for a percentage of the R12 000 – this will cause discrepancies at the Scheme and the assistant's account will be rejected.	Example 2: A surgeon submits his claim to the patient's medical scheme for R12 000, and the assistant also sends a percentage on the whole amount (R12 000) to medical scheme; this is considered as balance billing and is allowed.

Be aware of improper billing practices and always check with your healthcare provider(s) upfront if they charge Scheme rates, as this reduces the chances of receiving claims that are split billed and can save you unexpected costs and time.

Sources:

BOARD OF HEALTHCARE FUNDERS (BHF) OF SOUTHERN AFRICA. *Medical Schemes Q&A: What is Split-Billing?*

Website: <http://ftp.bhfglobal.com/medical-schemes-qa-f-what-splitbilling>

SOUTH AFRICAN MEDICAL ASSOCIATION. *Coding Made Easy: Modifier 0004 and Modifier 0007.*

Website: <https://www.samedical.org/private-health/modifier0004>

Medical scheme fraud costs you

Healthcare fraud is a serious and growing industry challenge and practitioners are not the only ones who commit fraud.

Members sometimes collaborate with healthcare providers in committing fraud or defraud the Scheme themselves. Submitting fraudulent claims or allowing someone else to do so not only robs you and other members of future benefits, but may also cause your contributions to increase.

Common types of fraud committed by members include:

- failing to disclose a condition when joining a scheme and then claiming for it
- allowing a non-member to use your membership card
- claiming for prescription glasses when you get sunglasses
- claiming for fillings when you had cosmetic dental work
- claiming for medication from a pharmacy when you get cash or groceries
- being admitted to hospital for no good reason and claiming back on a hospital cash-back insurance policy and splitting the money with the doctor.

If members/healthcare providers are caught committing fraud against the PG Group Medical Scheme, they will be prosecuted.

The member's membership will be terminated or suspended and the Scheme can deduct any financial loss it has sustained from the member or the healthcare provider involved.

Source:

SOWETAN LIVE. 21 June 2018. *Medical scheme fraud costs you.*

Website: <https://www.sowetanlive.co.za/business/money/2018-06-21-medical-scheme-fraud-costs-you/>

HEALTHCARE FRAUD IS A CRIME!

If you suspect anyone of committing fraud against the Scheme, contact us on **0800 000 436** or email us at **PGGmeds@tip-offs.com** and blow the whistle on medical aid fraud.

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multiply

Stay safe
and continue earning
rewards

Get cashbacks
when you shop

Shop for your essentials and get rewarded!

Your **PG Group Medical Scheme membership** gives you access to **Multiply Starter** at no additional cost.

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