



# NEWSLETTER

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## ILLNESS AND CHRONIC DISEASE

Unfortunately, no one can prevent oneself from ever falling ill or suffering an injury. However, you can influence the likelihood of suffering an illness, illness event, or disease to a large extent. By valuing one's health and making it your priority, you will not only live longer, but you can also enjoy a better quality of life.



We will discuss some of these critical steps that you can take, and the medical scheme benefits available to you.

The first goal is to avoid getting an illness, or if you have one, you want to prevent it from getting worse. You can achieve this by making healthy lifestyle choices a priority for you. This is a choice and the best gift you can give yourself - like exercising regularly, maintaining normal body weight, eating healthy food and avoiding excessive alcohol consumption and recreational activities.

### BENEFITS OF LIVING A HEALTHY LIFESTYLE

These healthy behaviours can either;

- avoid an illness,
- delay the onset of disease,
- prevent the illness from getting worse.

**All very positive outcomes!**

There are many different types of illness. We are going to look at the differences between a chronic and an acute illness.

	Acute Illness	Chronic Illness
Duration of disease	Short	Long-term—may be lifelong
Goal of treatment	Cure—return to normal life	<ul style="list-style-type: none"> <li>▶ Adapt to a changed life</li> <li>▶ Manage day-to-day symptoms</li> </ul>
Patient's role	Comply with the treatment plan	Self-manage treatments, diet, medications, etc.
Staff's role	Provide medical care	<ul style="list-style-type: none"> <li>▶ Provide medical care</li> <li>▶ Prepare patients to self-manage</li> </ul>

## HEALTHCARE IMPACT

Should you have a chronic illness, you need to ensure that you control the condition to not affect your quality of life or the number of years you live negatively.

### Treatment Protocol

Each illness has a specific treatment plan (protocol) that the medical fraternity has agreed on the best way to manage this condition – *it is known as the Standard of Care.*

### The protocol includes appropriate:

- Investigations, tests that should be performed – and how often the tests should be done
- Medical consultations – how often (e.g. every six months)
- Medical management – medication that matches the severity of the illness
- Surgical management – if appropriate

## BEST PRACTICE – MANAGING YOUR ILLNESS



If you have high blood pressure – the medication you receive should ensure that your blood pressure is at a normal reading of 120/80 mmHg, or thereabouts.

If you have diabetes and high blood sugar, you need to monitor your blood sugar levels daily and have other tests to confirm that you can maintain a normal blood sugar level by balancing your diet and medication.

The problem with not managing an illness or disease is the risk of complications that are far worse for your health than the condition.

## RISK OF COMPLICATIONS

People who suffer from poorly managed high blood pressure are at risk of suffering from a heart attack or a stroke.

People with poorly managed diabetes often suffer from complications of poor eyesight, heart problems, kidney problems and inadequate blood supply to the feet.

## MEDICAL SCHEME BENEFITS

Should you belong to a medical scheme, it is important that you familiarise yourself with the medical scheme benefits for your condition. Your financial advisor can also assist you with any queries that you may have.

You need to confirm if the condition you are suffering with is on the Chronic Disease List (CDL) mandated by law that schemes must pay for. These benefits fall under what is known as **Prescribed Minimum Benefits (PMBs)**. There are 27 chronic conditions listed as CDLs.

Medical schemes have benefits for more than these listed conditions. However, they are not mandated to fund benefits for conditions not listed as a PMB CDL. The medical scheme rules will state what benefits are available to you for the Non-CDL conditions.

## YOUR BENEFITS AND RIGHTS!

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It is your right to request from the medical scheme the 'protocol' or 'treatment plan' for your condition. You can then share the protocol with your healthcare professional, who will determine the best standard of care. The medical scheme must fund your claims for the PMB CDL in full – at invoice price as long as you use the provider/s on the medical scheme's network, known as Designated Service Provider, 'DSP'. Should you not use a provider on the network, you may incur co-payments - often unnecessarily.



## FORMULARIES

Formularies are lists of the most cost-effective drugs that the medical scheme will fund for your condition and severity. The benefit of a formulary is that it lowers the medical expenditure and reduces the need for contributions – by ensuring that the scheme only funds the most cost-effective medication.

Note: All medication in South Africa is registered by the South African Health Products Regulatory Authority as safe and fit-for-purpose. This applies to the branded (original) medicines and the generic (copy of the original) medicines.

Medical schemes will only pay for the branded (original) medicine/s in full if no generic is available and if the medicine/s are listed on the formulary. You will need to pay the difference in costs should you or your healthcare professional decide to use medicine/s that are not on the formulary or the difference in the chronic drug amount, the amount allocated for medicines according to scheme rules, and the prescribed medicine/s.



**PHOENIX**  
HEALTHCARE CONSULTANTS

# THANK YOU

# IHRM

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