



DISEASE MANAGEMENT PROGRAMMES

As a Bankmed member, you have access to various Wellness and Preventative Care Benefits and Disease Management Programmes that assist with identifying health risks at an early stage, managing existing conditions and access to the best healthcare. For your good health, Bankmed encourages you to take advantage of our Disease Management Programmes.

Wellness and Preventative Care Benefits

Good health starts with knowing your health. Screening is important to ensure you detect medical conditions early and are able to access the best care for you. The Wellness and Preventative Care Benefits are covered by your Insured Benefit and will not deplete any of your out-of-hospital insured sub-limits or your Medical Savings Account, where applicable, and you should not incur any out-of-pocket expenses if you are using a Designated Service Provider.

Please refer to your Benefit and Contribution Schedule on www.bankmed.co.za / **FIND A DOCUMENT / Health Plan Guides** for more detail.

Chronic Illness Benefit

The Chronic Illness Benefit provides cover for medication if you have a listed condition for which you have to take medication for three months or longer. You have cover for 26 conditions on the Chronic Disease List. You can view this list on www.bankmed.co.za / **FIND A DOCUMENT / Application Forms / Benefit Guides**.

You have to register on the Chronic Illness Benefit and meet our clinical criteria before starting to claim for your chronic medication. Once you register for the Chronic Illness Benefit, we pay for the approved medication, selected tests and GP consultations for the ongoing management of your condition.

Managing your chronic condition

Bankmed Medicine Advisory Services aims to provide you with a structured way to achieve the desired results from medication use, especially with chronic medication. It provides an efficient pre-authorisation process for chronic medication users, which combines advanced technology with pharmacological and medical expertise. You must contact Medicine Advisory Services to register for, change or update your chronic medication. Applications for chronic medication are accessed in accordance with clinical guidelines and evidence-based medication.

How to apply for chronic medication

Core Saver, Traditional, Comprehensive and Plus Plans:

To obtain authorisation for your chronic medication (Medicine Advisory Services Programme).

- E-mail: chronic@bankmed.co.za
- Fax: 011 770 6247

Your pharmacist may contact our Call Centre on 0800 BANKMED (0800 226 5633). Medical Professionals may call 0800 132 345 directly for members on the Core Saver, Traditional, Comprehensive and Plus Plans.

Essential and Basic Plans

Your Healthcare Professional can complete the Chronic Illness Benefit application form and send it to us by:

- E-mail: chronicbasicesential@bankmed.co.za
- Fax: 011 539 7000

Your pharmacist may contact our Call Centre on 0800 BANKMED (0800 226 5633).

Premier Plus Programme

The Premier Plus Programme is the Bankmed Disease Management Programme for cardiovascular (heart) disease, diabetes and HIV/AIDS.

The Premier Plus Programme helps you to optimally manage heart disease (cardiovascular disease), diabetes and HIV/AIDS. When you register, you get cover for defined tests, medication and consultations, which are not paid from your day-to-day benefits or available funds in your Medical Savings Account (if applicable).

Optimal management of cardiovascular (heart) disease, diabetes and HIV/AIDS improves overall health and this means fewer hospital admissions and complications.

- This benefit is available to members on all Plans.
- The Basket of Care is determined by the Scheme, subject to PMB regulations.
- Unlimited and 100% of cost for services covered in the Scheme's Basket of Care if referred by the Scheme's Designated Service Provider (DSP) and the member utilises the Scheme's DSP as their service provider.
- 100% of Scheme Rate if non-DSP used.

How to apply for the Premier Plus Programme

To qualify for full cover, a Healthcare Professional in the Bankmed Network must refer you to a GP in the Premier Plus GP Network.

Oncology Programme

If you are diagnosed with cancer, you have access to cover through the Oncology Programme once we approve your cancer treatment. If the healthcare service does not meet the Scheme's clinical entry criteria, it will not be funded by the Scheme. Bankmed's Oncology Programme follows the South African Oncology Consortium's guidelines to make sure you have access to the most appropriate level of treatment for the particular stage of your cancer.

Preventative screening is crucial in managing your risks and ensuring early detection, which provides a good chance of recovery, or which could prevent cancer from sneaking up on you. We offer a new tool on the Bankmed website to estimate your risk of developing breast cancer. The Breast Cancer Risk Calculator is an interactive calculator that estimates the risk of developing breast cancer. If the calculator shows you are at high risk and your Healthcare Professional agrees, Bankmed gives you access to further screenings through the Wellness and Preventative Care Benefits, such as an MRI scan of the breast. You must get approval before you go for the scan.

Managing your condition

- Seeking treatment early will improve the clinical outcomes.
- On the Essential, Basic and Core Saver Plans, cover for approved cancer treatment is limited to Prescribed Minimum Benefits (PMBs) only, subject to pre-authorisation.
- On the Traditional, Comprehensive and Plus Plans, cover for approved cancer treatment is unlimited, subject to pre-authorisation.
- Chemotherapy, radiotherapy and other healthcare services payable from the Oncology Benefit are subject to evidence-based medication, cost effectiveness and affordability.

How to register on the Oncology Programme

Register for the Oncology Programme by:

- E-mail: oncology@bankmed.co.za
- Fax: 021 539 5417
- Telephone: 0800 BANKMED (0800 226 5633)

HIV Programme

For members living with HIV and AIDS, Bankmed's HIV Programme provides comprehensive disease management. When you register on our HIV Programme you are covered for the all-inclusive care that you require. You will have access to clinically-sound and cost-effective treatment and you are assured of confidentiality at all times. We cover approved medication on our medicine list (formulary) in full. You can access this list on **www.bankmed.co.za / FIND A DOCUMENT / Application Forms / Benefit Guides**. We cover medication not on our list up to a set monthly amount. You need to obtain your medication from a Designated Service Provider (DSP) to avoid having to pay part of the cost yourself.

Awareness is the first step in combatting HIV, but many people still do not know their HIV status. For this reason, Bankmed introduced a quick and convenient HIV self-testing screening benefit which can be done in the privacy of your own home.

Find out more about how the HIV self-test works and order the HIV self-test kit by visiting **<http://bankmed.hivselftesting.co.za>**.

We've expanded the Premier Plus GP Network to include more Healthcare Professionals you can visit for HIV and AIDS treatment. The HIV Programme not only gives you cover for a range of tests and consultations, but also allows HIV-positive members and their Healthcare Professionals to monitor the illness to reduce complications and hospital admissions.

How to obtain your approved HIV medication

Send your chronic medication prescription to Scriptwise Specialised Pharmacy by e-mail at bankmed@scriptwise.co.za or fax to 086 457 5635.

Scriptwise Specialised Pharmacy contact details:
Telephone: 018 788 5814
Share call number: 0860 102 622

How to register for the HIV Programme

To register for the HIV programme, call our HIV team on 0800 BANKMED (0800 226 5633) or e-mail us at hiv@bankmed.co.za

