

HIV/AIDS and tuberculosis

Who we are

Bankmed (referred to as ‘the Scheme’), registration number 1279, is a non-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as ‘the administrator’) is a separate company and an authorised financial services provider (registration number 1997/013480/07) which takes care of the administration of your membership for the Scheme.

Tuberculosis (TB)

Tuberculosis, also called TB, is a contagious disease caused by germs that are spread from person to person through the air. TB usually occurs in the lungs, but it can also occur in other parts of the body, such as the brain, the kidneys or the spine.

Who can get TB?

Anyone can contract TB, but people living with HIV and AIDS are at a greater risk of developing TB than a person who does not have HIV/AIDS. This is known as an opportunistic infection, because it takes advantage of the HIV-positive person’s weakened immune system.

Look out for the following symptoms of TB

Symptoms of TB depend on where the TB germs are growing in the body. TB in the lungs may cause symptoms such as:

- A bad cough
- Pain in the chest
- Coughing up blood or sputum (phlegm from deep inside the lungs).



Other symptoms of TB disease are:

- Weight loss and appetite loss
- Fever and chills (you feel very cold and very hot)
- Sweating at night
- Feeling tired and weak.

How does TB spread?

TB is spread through the air. The germs get into the air when someone who has TB, coughs, sputum (spits) or sneezes, which is why TB can be spread very easily in overcrowded places. Other people may breathe these germs in, causing damage to the lungs and other parts of the body.

When should you get tested for TB?

- Should you have spent time with a person known to have TB disease or suspected to have TB disease
- If you think you might have TB disease.

In either of these situations contact your Healthcare Professional or your local clinic, onsite-clinic nurse or hospital as soon as possible.

TB testing and treatment

As part of your additional Insured Benefits, TB screening requested by a registered private nurse practitioner, providing onsite services at employer groups will be covered for the test at 100% of the Scheme Rate, this includes one chest X-ray per beneficiary every 12 months.

All other TB screening requested by any other Healthcare Professionals, are subject to the out-of-hospital radiology or pathology benefits, or both, in keeping with your Plan type.

Treating TB

Make sure you get treatment as soon as possible

A person with TB must receive treatment, otherwise the entire community may be affected. Without treatment, TB can spread from one person to another very quickly. Your Healthcare Professional will either give you TB medication or refer you to your nearest clinic or hospital.

Always complete your medication, even if you feel better

If you don't finish all the TB medication, the bacteria may stay alive in your body and the next time you are sick, the medication may not work.

With the right treatment, TB can be cured. Once a person is on TB treatment, they are no longer infectious and a risk to their family or community.

Your body's reaction to TB medication

As with any medication, you may feel ill while taking the TB medication. You may notice that your urine appears red and you may get a skin rash, or feel sore in your joints. You must not stop taking your medication. See your Healthcare Professional as soon as possible if the medication makes you feel ill.

HIV and TB medication

If you are taking antiretroviral medication, your Healthcare Professional should check to see that they do not interact with your TB medication. There may be a need for your antiretroviral medication to be changed where there are known interactions.



Get support while on treatment

It is very important to complete your TB treatment and to take the TB medication as your Healthcare Professional tells you to. It's good to have someone to support you through your treatment, this can be either a friend, relative or a community member.

Disclaimer

The content, source and references (collectively, 'the content') contained in this communication is provided to you at your request. The content is for information purposes only and does not substitute or replace the clinical expertise and judgement of your Healthcare Professional.

Decisions about the diagnosis and treatment of any medical condition always requires the professional opinion of your Healthcare Professional and therefore no such advice should be disregarded or delayed, based on this content. The clinical management of any condition needs to be made in consultation with your Healthcare Professional and not based on this content.

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Complaints process

You may lodge a complaint or query with Bankmed Medical Scheme directly on 0800 BANKMED (0800 226 5633) or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following Bankmed Medical Scheme's internal disputes process.

Members, who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 or via e-mail at complaints@medicalschemes.com. Customer Care Centre: 0861 123 267/website www.medicalschemes.com

