

## Chronic Illness Benefit (CIB) application form 2025

This application form is to apply for the Chronic Illness Benefit for members on the Essential and Basic Plans

### 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.

The latest version of the application form is also available on [www.bankmed.co.za](http://www.bankmed.co.za). Alternatively members and Healthcare Professionals may call 0800 BANKMED (0800 226 5633).

### How to complete this form

1. Please use one letter per block, complete in black ink and print clearly. Alternatively, completely the form digitally.
2. You (the member) must complete and sign Section 1 of this form.
3. Your Healthcare Professional must complete Section 2, other relevant sections, sign section 8 and attach any test results, clinical reports or other information that we need to review the request. These requirements are shown in Sections 3 and 4 of this form.
4. Please e-mail the completed application form and all supporting documents to [chronicbasicesential@bankmed.co.za](mailto:chronicbasicesential@bankmed.co.za) or post it to Bankmed Medical Scheme, CIB Department, Private Bag X2, Rivonia 2128.

### 1. Patient's details

First name(s) (as per identity document)	<input type="text"/>						
Surname	<input type="text"/>						
ID or passport number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Membership number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone (H)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
E-mail address	<input type="text"/>						

Date of birth   |  |  |  |  |  |  |

Cellphone   |  |  |  |  |  |  |

The outcome of this application will be communicated to you by e-mail.

I give consent to Bankmed Medical and Discovery Health (Pty) Ltd Scheme to use the above communication channel for all future communication.

I acknowledge that I have read and understood the conditions under "Member's acceptance and permission" on page 2.

Patient's signature

(if patient is a minor, Principal Member/legal guardian to sign)

Date   |  |  |  |  |  |  |

### **Member's acceptance and permission**

I give permission for my Healthcare Professional to provide Bankmed Medical Scheme and Discovery Health (Pty) Ltd with my diagnosis and other relevant clinical information required to review my application. I agree to give permission for you to collect and record information about your condition and treatment, this will also be used to develop registries. This data will be analysed, evaluated and used to measure clinical outcomes and make informed funding decisions.

I understand that:

- 1.1. Funding from the Chronic Illness Benefit is subject to meeting benefit entry criteria requirements as determined by Bankmed Medical Scheme.
- 1.2. The Chronic Illness Benefit provides cover for disease-modifying therapy only, which means that not all medication for a listed condition is automatically covered by the Chronic Illness Benefit.
- 1.3. By registering for the Chronic Illness Benefit, I agree that my condition may be subject to disease management interventions and periodic review and that this may include access to my medical records.
- 1.4. Funding for medication from the Chronic Illness Benefit (CIB) will only be effective from when Bankmed Medical Scheme receives an application form that is completed in full. I can refer to the table in Sections 3 and 4 to see what additional information is required to be submitted for the condition for which I am applying.
- 1.5. A new Chronic Illness Benefit application form needs to be completed when applying for a new chronic condition.
- 1.6. If I am approved on the benefit, I need to let Bankmed Medical Scheme and the Administrator know when my treating Healthcare Professional changes my treatment plan so my chronic authorisation/s can be updated. I can do this by e-mailing the new prescription to the e-mail provided or asking my Healthcare Professional or pharmacist to do this for me. Alternatively, my Healthcare Professional can log onto HealthID to make the changes, provided that I have given consent. If I do not let Bankmed Medical Scheme know about changes to my treatment plan, my claims may not be paid from the correct benefit.
- 1.7. To make sure that my claims are paid from the correct benefit, the claims from my Healthcare professionals must be submitted with the relevant ICD-10 diagnosis code(s). I must ask my Healthcare Professional to include my ICD-10 diagnosis code(s) on the claims they submit and on the form that they complete when they refer me to pathologists and radiologists for tests. This will enable pathologists and radiologists to include the relevant ICD-10 diagnosis code(s) on the claims they submit, ensuring that my claims are paid from the correct benefit.

### **Consent for processing my personal information**

I give the Scheme and the Administrator consent to access and process all information (including general, personal, medical or clinical information) that is relevant to this application. I understand that this information will be used for the purposes of applying for and assessing my funding request for Chronic Illness Benefits. I consent to the Scheme and the Administrator disclosing, from time to time, information supplied to them (including general, personal, medical or clinical information) to my Healthcare Professional and to relevant third parties, to administer the Chronic Illness Benefits as well as undertake managed care interventions related to the chronic condition.

### **Consent withdrawal for your Chronic Illness Benefit (CIB)**

Withdrawing consent for your general, personal, medical or clinical information to be accessed or shared with relevant third parties, means that you will no longer have access to funding from the applicable chronic illness benefits. Claims which would usually be funded from the chronic illness benefits will, once consent is withdrawn, be funded from other available benefits according to the Rules of your Plan. Should you wish to continue with the consent withdrawal process, please e-mail [chronicbasicesential@bankmed.co.za](mailto:chronicbasicesential@bankmed.co.za).

## 2. Healthcare Professional's details

Name(s)	<input type="text"/>	
Surname	<input type="text"/>	
Practice number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Specialty <input type="text"/>
Telephone	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
E-mail	<input type="text"/>	

The outcome of this application will be communicated to you by e-mail

### 3. The Chronic Disease List (CDL) conditions covered on Essential and Basic Plans

Bankmed Medical Scheme covers the following CDL conditions in line with legislation.

Your cover is subject to benefit entry criteria. Approval on the Chronic Illness Benefit for your CDL condition(s) offers cover for medication and treatment baskets for the management of your condition(s). Please refer to the [website](#) for more information on what is covered on the benefit and how it is covered.

Chronic disease list condition	Benefit entry criteria requirements
Addison's disease	Application form must be completed by a paediatrician (in the case of a child), endocrinologist or specialist physician
Asthma	None
Bipolar mood disorder	Application form must be completed by a psychiatrist
Bronchiectasis	Application form must be completed by a paediatrician (in the case of a child), pulmonologist or specialist physician
Cardiac failure	None
Cardiomyopathy	None
Chronic obstructive pulmonary disease (COPD)	1. Please attach a lung function test (LFT) report that includes the FEV1/FVC post bronchodilator use 2. Please provide additional information when applying for oxygen including: a. arterial blood gas report off oxygen therapy b. number of hours of oxygen use per day
Chronic renal disease	1. Application form must be completed by a nephrologist or specialist physician 2. Please attach a diagnosing laboratory report reflecting creatinine clearance
Coronary artery disease	None
Crohn's disease	Application form must be completed by a paediatrician (in the case of a child), gastroenterologist, specialist physician or surgeon
Diabetes insipidus	Application form must be completed by an endocrinologist or specialist physician
Diabetes type 1	None
Diabetes type 2	Section 7 of this application form must be completed by the Healthcare Professional. Please attach diagnosing laboratory report
Dysrhythmia	None
Epilepsy	Application form for newly diagnosed patients must be completed by a neurologist, specialist physician or paediatrician (in the case of a child)
Glaucoma	Application form must be completed by an ophthalmologist
Haemophilia	Please attach the diagnosing laboratory report reflecting factor VIII or IX levels
HIV and AIDS (antiretroviral therapy)	Please do not complete this application form for cover for HIV and AIDS. To enrol or request information on our HIV programme, kindly contact 0800 BANKMED (0800 226 5633) or e-mail <a href="mailto:hiv@bankmed.co.za">hiv@bankmed.co.za</a>
Hyperlipidaemia	Section 5 of this application form must be completed by the Healthcare Professional. Please attach diagnosing laboratory report
Hypertension	None
Hypothyroidism	Section 6 of this application form must be completed by the Healthcare Professional. Please attach diagnosing laboratory report
Multiple sclerosis (MS)	1. Application form must be completed by a neurologist 2. Please attach a report from a neurologist for applications for beta interferon indicating: a. Relapsing – remitting history b. All MRI reports c. Extended disability status score (EDSS)
Parkinson's disease	Application form must be completed by a neurologist or specialist physician
Rheumatoid arthritis	Application form must be completed by a rheumatologist, paediatrician (in the case of a child) or specialist physician
Schizophrenia	Application form must be completed by a psychiatrist
Systemic lupus erythematosus	Application form must be completed by a paediatrician (in the case of a child), rheumatologist, nephrologist, pulmonologist or specialist physician
Ulcerative colitis	Application form must be completed by a paediatrician (in the case of a child), gastroenterologist, specialist physician or surgeon

#### 4. The Additional Disease List condition covered on Bankmed Basic Plan

You have cover for the below Additional Disease List condition. Your cover is subject to benefit entry criteria.

Approval on the Chronic Illness Benefit for your ADL condition(s) offers cover for medication for the management of your condition(s). Please refer to the [website](#) for more information on how medication is covered on the benefit.

Additional disease list condition	Benefit entry criteria requirements
Major depression	Applications for first line therapy will be accepted from GPs for six (6) months only. Application from a psychiatrist will be required for further cover. Application form must be completed by a psychiatrist for patients <18 years of age

## 5. Application for hyperlipidaemia (to be completed by Healthcare Professional)

If the patient meets the requirements listed in either A, B, C or E below, hyperlipidaemia will be approved for funding from the Chronic Illness Benefit. Information provided in section D will be reviewed on an individual basis.

### A. Primary prevention

Please attach the diagnosing lipogram

Please supply the patient's current blood pressure reading  /  mmHg

Is the patient a smoker or has the patient ever been a smoker?

Yes  No

Please use the Framingham 10-year Risk Assessment Chart as per the 2018 South African Dyslipidaemia Guidelines to determine the absolute 10-year risk of a coronary event and indicate:

Does the patient have a risk of 20% or greater

Yes

OR

Is the risk 30% or greater when extrapolated to age 60

Yes

### B. Familial hyperlipidaemia

Please attach the diagnosing lipogram

Was the patient diagnosed with homozygous familial hyperlipidaemia and was the diagnosis confirmed by an endocrinologist or lipidologist?

Yes

Please attach supporting documentation.

OR

Was the patient diagnosed with heterozygous familial hyperlipidaemia and was the diagnosis confirmed by a specialist?

Yes

Please attach supporting documentation.

### C. Secondary prevention

Please indicate what your patient has:

Diabetes type 2

Stroke

TIA

Coronary artery disease

Solid organ transplant. Please supply the relevant clinical information in Section D

Chronic kidney disease. Please supply the diagnosing laboratory report reflecting creatinine clearance

Peripheral arterial disease. Please supply the doppler ultrasound or angiogram

Diabetes type 1 with microalbuminuria or proteinuria

Any vasculitides where there is associated renal disease. Please supply the diagnosing laboratory report reflecting creatinine clearance

D. Please supply any other relevant clinical information about this patient that supports the diagnosis of hyperlipidaemia.

  

E. Was the patient diagnosed with hyperlipidaemia more than five (5) years ago and the laboratory results are not available?

Yes

## 6. Application for hypothyroidism (to be completed by Healthcare Professional)

If the patient meets the requirements listed in either A, B, C, D or E below, hypothyroidism will be approved for funding from the Chronic Illness Benefit.

**A. Thyroidectomy:** Please indicate whether your patient has had a thyroidectomy Yes

**B. Radioactive iodine:** Please indicate whether your patient has been treated with radioactive iodine Yes

**C. Hashimoto's thyroiditis:** Please indicate whether your patient has been diagnosed with Hashimoto's thyroiditis Yes

**D. Please attach the initial or diagnostic laboratory results that confirm the diagnosis of hypothyroidism, including TSH and T4 levels**

Was the diagnosis based on the presence of **clinical symptoms and one of the following:**

A raised TSH and reduced T4 level Yes

**OR**

A raised TSH but normal T4 level and higher than normal thyroid antibodies Yes

**OR**

A raised TSH level of greater than or equal to 10 mIU/l on two (2) or more occasions at least three (3) months apart in a patient with a normal T4 level Yes

**E. Was the patient diagnosed with hypothyroidism more than five (5) years ago and the laboratory results are not available?** Yes

## 7. Application for diabetes type 2 (to be completed by Healthcare Professional)

Should the patient meet the requirements listed in either A, B or C below, diabetes type 2 will be approved for funding from the Chronic Illness Benefit.

**A. Kindly attach the initial or diagnostic laboratory results that confirm the diagnosis of diabetes type 2.**

Please note that finger prick and point of care tests are not accepted for registration on the Chronic Illness Benefit.

**Do these results show**

A fasting plasma glucose concentration  $\geq 7.0$  mmol/l Yes

**OR**

A random plasma glucose  $\geq 11.1$  mmol/l Yes

**OR**

A two hour post-load glucose  $\geq 11.1$  mmol/l during an oral glucose tolerance test (OGTT) Yes

**OR**

An HbA1C  $\geq 6.5\%$  Yes

**B. Is the patient a type 2 diabetic on insulin?** Yes

**C. Was the patient diagnosed with diabetes type 2 more than five (5) years ago and the laboratory results are not available?** Yes

**Important:** please note that no exceptions will be made for patients being treated with Metformin monotherapy.

