



SPINAL CONSERVATIVE CARE PROGRAMME 2022

Who we are

Bankmed Medical 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.

Overview

Back pain is one of the most common medical conditions experienced by members. Appropriate out-of-hospital conservativemanagement of back pain has proven to deliver good outcomes and could prevent the need for surgery.

This programme will help you manage your condition with the support of a network of Healthcare Professionals that specialise in the treatment and rehabilitation of back and neck pain.

This document gives you more information about the Spinal Conservative Care Programme, which is available on all Bankmed plans except the Essential and Basic Plans.

About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Cover	Cover refers to the benefits you have access to and how we pay for these healthcare services such as consultations, medicine and hospitals, on your health plan.
Scheme Rate	This is a rate we pay for healthcare services from hospitals, pharmacies, Healthcare Professionals and other providers of relevant health services.
Find a Healthcare Professional	Find a Healthcare Professional is a medical and provider search tool which is available on the Bankmed App and website www.bankmed.co.za .
HealthID	HealthID is an online digital platform that gives your Healthcare Professional fast, up-to-date access to your health information. Once you have given consent, your Healthcare Professional can use HealthID to access your medical history, make referrals to other Healthcare Professionals and check your relevant test results.

Access to the programme subject to clinical entry criteria

You may qualify as a possible candidate for the Spinal Conservative Care Programme for conservative back or neck pain management subject to clinical entry criteria and after a recent hospital stay or request for hospital admission, related to a spinal admission. Where the criteria are met you will have the option of visiting one of our conservative care network Healthcare Professionals for an assessment for enrolment on the programme.

The Spinal Conservative Care Programme is a coordinated out-of-hospital programme for the conservative treatment of spinal pain. The programme offers you cover for and access to:

- A network of physiotherapists and chiropractors who are trained in the management of spinal pain, supported by a network of spinal surgeons, where applicable.
- A focused programme developed by experts in the conservative (non-surgical) management of back pain. The programme is flexible, providing a combination of in-person and virtual care, as deemed necessary by the therapists, and may be overseen by a spinal surgeon in the network.

You will need to consult a chiropractor or physiotherapist in the conservative care network to be assessed for enrolment onto the programme. For your chosen Healthcare Professional to view your



medical records on HealthID you must grant them consent to access your Electronic Health Record. Through the programme, you and your treating Healthcare Professional can agree on key goals and track your progress.

Your chiropractor or physiotherapist will work with you to manage your condition

Once enrolled, the Spinal Conservative Care Programme gives you access to a defined basket of care for consultations with a network conservative care Healthcare Professional over a period of 6 to 12 weeks. These sessions can be conducted face-to-face or through the Bankmed Connected Care online platform. You can choose to consult either a network physiotherapist or a network chiropractor for your treatment.

Your treating Healthcare Professional will decide what is best for you and your condition. Once enrolled we cover the consultation fee with your Healthcare Professional in full and cover will not affect your day-to-day benefits, where applicable. Any additional conservative healthcare services outside of the sessions approved as part of the defined basket of care, will be covered in accordance with the benefits on your chosen health plan.

How to find a physiotherapist or chiropractor in the network

To find a physiotherapist or chiropractor in the network:

1. Log on to the Bankmed website:
On the Bankmed website www.bankmed.co.za under Doctor Visits > Find a Healthcare Professional. Type in the name or category of Healthcare Professional you would like to find closest to you e.g. physiotherapist and your address and select the search icon. To filter your results for physiotherapists or chiropractors in the Spinal Conservative Care Programme, select Care Programmes under the search filters, and tick the box for Spinal Conservative Care.
2. Log on to your Bankmed app:
On the Bankmed app, navigate to Medical aid > Find a healthcare provider. Type in the name or category of Healthcare Professional you would like to see e.g. chiropractor. Select Filters > Care Programmes > Spinal Conservative Care and then navigate back to the search page and select 'Apply'.

Your chosen Healthcare Professional will assess you for possible enrolment onto the programme

Your Healthcare Professional needs to assess you for possible enrolment onto the programme through HealthID with your consent. They also have to capture specific clinical information related to your condition during the course of the programme.



Your cover on the programme

If you are enrolled on the Spinal Conservative Care Programme:

- Any additional conservative healthcare services, outside of the sessions approved as part of the defined basket of care, will be covered in accordance with your chosen health plan benefits.
- If you change conservative care network providers, we continue counting the sessions from where you left off with your first Healthcare Professional. Your cover does not reset with the new provider.
- If you stop the programme, we do not pay further fees.
- Where clinically appropriate, your conservative care network provider can refer you for further assessment with a network spinal surgeon. If you need to have surgery, the conservative care programme will end.
- Members are eligible for the Spinal Conservative Care Programme only once per year, even if your condition recurs or a new area of concern arises.
- Members who have had spinal surgery in the past 24 months do not qualify for the programme.
- This programme excludes emergencies, oncology, congenital and trauma-related injuries. These are covered according to the benefits on your chosen health plan.

Contact us

You can call us on 0800 BANKMED (0800 226 5633) or visit www.bankmed.co.za for more information.

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 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.co.za. Customer Care Centre: 0861 123 267/ website www.medicalschemes.co.za.

