



Treatment guidelines for Chronic Disease List (CDL) Conditions 2024

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.

Overview

The Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) is a list of conditions which all medical schemes need to cover on all the plans they offer to their members. This cover includes funding for the diagnosis, treatment and ongoing care for the listed conditions.

Read further on to understand what procedures, investigations and consultations are covered for both the diagnosis and ongoing management for each condition.

We will only fund Chronic Disease List (CDL) claims should your condition be approved on the Chronic Illness Benefit

Only claims for procedures and consultations listed in the CDL treatment baskets will be paid from the Chronic Illness Benefit (CIB). These are pro-rated based on the date of approval of your chronic condition. Where you have cover for the same procedure or test in more than one basket, we limit payment to the number of procedures or tests in the basket that has the highest number.

How we pay for tests to diagnose your condition

If you have recently been diagnosed with and approved for cover for a CDL condition, we will pay for the tests and procedures in the diagnostic basket in full. We will also pay for the consultation with the Healthcare Professional who made the diagnosis in full. We will only pay for these tests, procedures and consultation provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your Healthcare Professional to provide the date of diagnosis of your condition(s) on the CIB application form to assist us to pay your claims from the correct benefit.

We will fund tests and procedures for your condition, according to the treatment baskets

We pay claims from the treatment baskets for the ongoing management of your condition from Healthcare Professionals such as radiologists, dietitians and podiatrists in full.

We pay claims from pathologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Scheme Rate if you use a pathologist who we do not have a payment arrangement with. You will have to pay any difference between what is charged and what we pay.

We pay for claims from diabetes educators up to the agreed rate subject to the limit being available, and the provider being on the diabetes educator network,

How we fund GP and specialist consultations related to your condition for the Plus Plan

We pay for consultations with general practitioners (GPs) and specialists who are network providers at the agreed rates. We pay up to a maximum of the Scheme Rate for consultations with a GP who is not a network provider and up to a maximum of 300% of the Scheme Rate for consultations with a specialist who is not a network provider. If there is a difference between what the Healthcare Professional charges and what we pay, you will be required to settle the outstanding amount.

How we fund GP and specialist consultations related to your condition for the Comprehensive Plan

We pay for consultations with GPs and specialists who are network providers at the agreed rates. We pay up to a maximum of the Scheme Rate for consultations with GP's and specialists who are not network providers. If there is a difference between what the Healthcare Professional charges and what we pay, you will be required to settle the outstanding amount.

How we fund GP and specialist consultations related to your condition for the Traditional and Core Saver Plans

We pay for consultations with GPs and specialists who are network providers at the agreed rates. We pay up to a maximum of the Scheme Rate for consultations with GP's and specialists who are not network providers. If there is a difference between what the Healthcare Professional charges and what we pay, you will be required to settle the outstanding amount. You need to obtain an authorisation from your network GP for your



consultation with the specialist. If you do not obtain an authorisation, we will pay up to a maximum of 80% of the agreed or Scheme Rate.

How we fund GP and specialist consultations related to your condition for the Basic and Essential Plans

We pay for consultations with GPs and specialists who are network providers at the agreed rates. We pay up to a maximum of the Scheme Rate for consultations with GP's and specialists who are not network providers. If there is a difference between what the Healthcare Professional charges and what we pay, you will be required to settle the outstanding amount.

Make sure your claims have the appropriate ICD-10 diagnosis codes

To make sure that we pay your claims from the correct benefit, we need the claims from your Healthcare Professionals to be submitted with the relevant ICD-10 diagnosis codes. Please ask your Healthcare Professional to include your ICD-10 diagnosis codes on the claims they submit and on the form that they complete, when they refer you to pathologists and radiologists for tests. This will enable pathologists and radiologists to include the relevant ICD-10 diagnosis codes on the claims they submit to ensure that we pay your claims from the correct benefits.

We will not pay claims from the Chronic Benefit should these requirements not be met

We will not pay claims from the Chronic Benefit should:

- The claims be submitted without the relevant ICD-10 diagnosis codes,
- You not be registered on the CIB for a Prescribed Minimum Benefit (PMB) CDL condition,
- You have exceeded the frequency limit on consultations or tests.

To find the closest GP or specialist on our network, go to Find a Healthcare Professional on our website, www.bankmed.co.za.



Treatment baskets for Chronic Disease List (CDL) conditions

Condition	Diagnostic basket			Ongoing management basket				
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year	
Addison's disease	U & E only	4171	1	U & E only	4171	3	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	3		
	Cortisol level	4499	1					
	ACTH stimulation testing	4523	1					
Asthma	Flow volume test	1188 or 1186	1	Flow volume test	1188 or 1186	1	1	
	Peak flow	1192	1	Peak flow	1192	3		
Bipolar mood disorder	AST – Aspartate aminotransferase	4130	1	AST – Aspartate aminotransferase	4130	2	2	
	ALT – Alanine aminotransferase	4131	1	ALT – Alanine aminotransferase	4131	2		
	Thyrotropin (TSH)	4507	1	Thyrotropin (TSH)	4507	1		
	U & E only	4171	1	U & E only	4171	2		
				Lithium – flame ionisation	4067	2		
				Drug level in biological fluid	4081 or 4370 or 4493	3		
Creatinine				4032 or 4221 or 4223	2			
Bronchiectasis	Sputum MC&S – sputum analysis for infection	3867 & 3881 & 3885 & 3887 & 3895 & 3923 & 3924	1	Sputum MC&S – sputum analysis for infection	3867 & 3881 & 3885 & 3887 & 3895 & 3923 & 3924	4	1	
	Flow volume test	1188 or 1186	1	Flow volume test	1186	1		
	Peak flow	1192	1	Peak flow	1192	2		
	X-ray of the chest two views, PA and lateral	30110	1	Haemoglobin estimation	3762	2		
				X-ray tomography of the chest	30140	1		
Cardiac failure	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232	3	2	
					1233 or 1234 or 1235 or 1236	1		
	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	2		
					U & E only	4171		4
					Urine analysis (dipstick)	4188		4
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	4		
					B-Type natriuretic peptide	4488		1



Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Cardiac failure	X-ray of the chest two views, PA and lateral	30110	1	X-ray of the chest two views, PA and lateral	30110	1	
	Troponin isoforms	4161	1	Drug level in biological fluid	4081 or 4370 or 4493	3	
	Glucose – random/fasting	4057	1				
	C-reactive protein	3947	1				
	Full blood count	3755	1				
	Thyrotropin (TSH)	4507	1				
Total cholesterol	4027	1					
Cardiomyopathy	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232	3	2
					1233 or 1234 or 1235 or 1236	1	
	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	2	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	U & E only	4171	1	U & E only	4171	4	
	B-Type natriuretic peptide	4488	1	B-Type natriuretic peptide	4488	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	4	
	X-ray of the chest two views, PA and lateral	30110	1	X-ray of the chest two views, PA and lateral	30110	1	
	Glucose – random/fasting	4057	1	Prothrombin index (PI)	3805	24	
	C-reactive protein	3947	1	Therapeutic drug level: Dosage	3806	24	
	Full blood count	3755	1	Drug level in biological fluid	4081 or 4370 or 4493	3	
	Thyrotropin (TSH)	4507	1				
	Total cholesterol	4027	1				
	Chronic obstructive pulmonary disease (COPD)	Flow volume test	1188 or 1186	1	Flow volume test	1186	1
X-ray of the chest two views, PA and lateral		30110	1	Peak flow	1192	2	
Alpha-1-antitrypsin		4005	1	Drug level in biological fluid	4081 or 4370 or 4493	2	
				Haemoglobin estimation	3762	2	
Chronic renal disease	ECG – Electrocardiogram	1232 or 1233 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1236	2	2
	Full blood count	3755	1	Full blood count	3755	4	
	U & E only	4171	1	U & E only	4171	4	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	4	
	Serum parathyroid hormone (PTH)	4512	1	Serum parathyroid hormone (PTH)	4512	2	
	Serum phosphates	4109 or 4313	1	Serum phosphates	4109 or 4313	4	



Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Chronic renal disease	Serum calcium	4016 or 4017 or 4375 or 4376	1	Serum calcium	4016 or 4017 or 4375 or 4376	4	
	Protein: Quantitative	4213	1	Protein: Quantitative	4213	1	
				Platelet count	3797	1	
				Urine analysis (dipstick)	4188	4	
				Iron	4071	2	
				Transferrin	4144	2	
				Dietitian	84200 or 84201 or 84202 or 84203 or 84204 or 84205	1	
			Ferritin	4528	2		
Coronary artery disease	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	2	2
	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	2	
	U & E only	4171	1	U & E only	4171	2	
	Glucose – random/fasting	4057	1	Glucose – random/fasting	4057	1	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	LDL cholesterol	4026	1	LDL cholesterol	4026	1	
	HDL cholesterol	4028	1	HDL cholesterol	4028	1	
	Triglycerides	4147	1	Triglycerides	4147	1	
	C-reactive protein	3947	1				
	Urine analysis (dipstick)	4188	1				
	Full blood count	3755	1				
	Thyrotropin (TSH)	4507	1				
	Platelet count	3797	1				
	X-ray of the chest two views, PA and lateral	30110	1				
Crohn's disease	Colonoscopy	1653 or 1656	1	Colonoscopy	1653 or 1656	1	3
	Full blood count	3755	1	Full blood count	3755	2	
	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	1	C-reactive protein	3947	2	
	Histology	4567 & 4571 or 4582 & 4584	3				
Diabetes insipidus	U & E only	4171	1	U & E only	4171	3	1
	Osmolality: Serum or urine	4093	1	Osmolality: Serum or urine	4093	1	



Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Diabetes insipidus	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	3	
Diabetes type 1	ECG – Electrocardiogram	1232 or 1233 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1236	1	1 (Ophthalmologist)
	Microalbuminuria	4261 or 4262	1	Microalbuminuria	4261 or 4262	2	4 (Other Specialist)
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	LDL cholesterol	4026	1	LDL cholesterol	4026	1	
	HDL cholesterol	4028	1	HDL cholesterol	4028	1	
	Triglycerides	4147	1	Triglycerides	4147	1	
	U & E only	4171	1	U & E only	4171	1	
	Urine creatinine	4221	1	Urine creatine	4221	1	
	Glucose – random/fasting	4057	1	HBA1c	4064	4	
	Serum creatinine	4032 or 4223	1	Serum creatinine	4032 or 4223	1	
	Two-hour glucose-OGTT	4049	1	Tonometry	3014	1	
				Basic capital equipped in own rooms by ophthalmologists	3009	1	
			Fundus examination	3003 or 3004 or 3027	1		
			Podiatrist	68301 or 68302 or 68303 or 68304 or	1		
			Diabetes Educator	DFSC1			
			Diabetes Educator	DEDUT or DEDU1	2		
			Dietitian	84200 or 84201 or 84202 or 84203 or 84204 or 84205	1		
Diabetes type 1 CDE enrolled				ECG – Electrocardiogram	1232 or 1233 or 1236	1	1 (Ophthalmologist)
				Urine analysis (dipstick)	4188	4	
				U & E only	4171	1	
				Tonometry	3014	1	
				Basic capital equipped in own rooms by ophthalmologists	3009	1	
				Fundus examination	3003 or 3004 or 3027	1	
				Podiatrist	68301 or 68302 or 68303 or 68304	1	

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Diabetes type 2	ECG – Electrocardiogram	1232 or 1233 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1236	1	1 (Ophthalmologist)
	Microalbuminuria	4261 or 4262	1	Microalbuminuria	4261 or 4262	2	1 (Other Specialist)
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	Triglycerides	4147	1	Triglycerides	4147	1	
	HDL cholesterol	4028	1	HDL cholesterol	4028	1	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	LDL cholesterol	4026	1	LDL cholesterol	4026	1	
	U & E only	4171	1	U & E only	4171	1	
	Serum creatinine	4032 or 4223	1	Serum creatinine	4032 or 4223	1	
	Urine creatinine	4221	1	Urine creatine	4221	1	
	Glucose – random/fasting	4057	1	HBA1c	4064	4	
	Two-hour glucose- OGTT	4049	1	Tonometry	3014	1	
				Basic capital equipped in own rooms by ophthalmologists	3009	1	
				Fundus examination	3003 or 3004 or 3027	1	
Podiatrist				68301 or 68302 or 68303 or 68304 or	1		
Diabetes Educator				DFSC1			
Diabetes Educator				DEDUT or DEDU1	2		
Diabetes type 2- CDE enrolled				ECG – Electrocardiogram	1232 or 1233 or 1236	1	1 (Ophthalmologist)
				Urine analysis (dipstick)	4188	4	
				U & E only	4171	1	
				Tonometry	3014	1	
				Basic capital equipped in own rooms by ophthalmologists	3009	1	
				Fundus examination	3003 or 3004 or 3027	1	
				Podiatrist	68301 or 68302 or 68303 or 68304	1	
Dysrhythmia	U & E only	4171	1	U & E only	4171	2	2
	C-reactive protein	3947	1	Drug level in biological fluid	4081 or 4370 or 4493	2	
	Thyrotropin (TSH)	4507	1				



Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Dysrhythmia	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232	3	
					1233 or 1234 or 1235 or 1236	1	
	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	
	Magnesium: Spectrophotometric	4094	1	Magnesium: Spectrophotometric	4094	1	
	24 Hour ambulatory ECG monitoring (holter)	1238 & 1239	1	Threshold testing: Own equipment	1268	1	
	Serum calcium	4016 or 4017 or 4375 or 4376	1	Programming of atrio-ventricular sequential pacemaker	1270	1	
				Prothrombin index (PI)	3805	24	
			Therapeutic drug level: Dosage	3806	24		
Epilepsy	EEG – Electro-encephalography	2711 & 2712	1	EEG – Electro-encephalography	2711 & 2712	1	3
	EEG with special activation	75133	1	Drug level in biological fluid	4081 or 4370 or 4493	3	
				Haemoglobin estimation	3762	2	
				AST – Aspartate aminotransferase	4130	2	
				ALT – Alanine aminotransferase	4131	2	
Glaucoma	Tonometry	3014 or *11202 or *11212	1	Tonometry	3014 or *11202 or *11212	3	3 (Ophthalmologist or Ocular Therapeutic Optometrist)
	Fundus examination	3003 or 3004 or *11366	1	Fundus examination	3003 or 3004 or *11366	3	
	Gonioscopy	3002 or *11356	1	Gonioscopy	3002 or *11356	3	
	Basic capital equipped in own rooms by ophthalmologists	3009	1	Basic capital equipped in own rooms by ophthalmologists	3009	3	
	Visual fields	3016 or 3017 or *11443	1	Visual fields	3016 or 3017 or *11443	2	
	Disc and nerve fibre layer analysis or Disc photography	3026 or 3027 or *11624	1	Disc and nerve fibre layer analysis or Disc photography	3026 or 3027 or *11624	1	
	Optical Coherent Tomography (OCT) of Optic nerve or macula	3028 or *11802	2 (1 per eye)	Optical Coherent Tomography (OCT) of Optic nerve or macula	3028 or *11802	2 (1 per eye)	
	Central corneal thickness measurement	3020 or *11702	2 (1 per eye)	Retinal threshold trend evaluation	3018	1	
Haemophilia	Factor VIII or Factor IX antigen or Coagulation factors	3758 or 3757	1	Factor VIII or Factor IX inhibitors	3724	1	2
	Fibrinogen titre	3825	1	Full blood count	3755	1	



Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Haemophilia	Full blood count	3755	1	Platelet count	3797	1	
	Platelet count	3797	1				
	Prothrombin index (PI)	3805	1				
	Therapeutic drug level: Dosage	3806	1				
	PTT - Partial thromboplastin time	3837	1				
	Bleeding time	3713	1				
	Thrombin time	3841	1				
Hyperlipidaemia	Total cholesterol	4027	1	Total cholesterol	4027	1	0
	LDL cholesterol	4026	1	LDL cholesterol	4026	1	
	HDL cholesterol	4028	1	HDL cholesterol	4028	1	
	Triglycerides	4147	1	Triglycerides	4147	1	
	Thyrotropin (TSH)	4507	1	AST – Aspartate aminotransferase	4130	1	
Hypertension	ECG – Electrocardiogram	1232 or 1233	1	ECG – Electrocardiogram	1232 or 1233	1	1
	24 Hour ambulatory blood pressure	1237	1	Potassium	4113	1	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	1	
	Glucose – random/fasting	4057	1	Glucose – random/fasting	4057	1	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	1	
	U & E only	4171	1				
Hypothyroidism	Thyrotropin (TSH)	4507	1	Thyrotropin (TSH)	4507	2	0
	Free thyroxine (FT4)	4482	1	Free thyroxine (FT4)	4482	2	
	Total cholesterol	4027	1	Thyrotropin (TSH) + Free Thyroxine (FT4)	4484	2	
Multiple sclerosis	MR of the brain pre- and post-contrast or uncontrasted	10430 or 10410	1	MR of the brain pre- and post-contrast or uncontrasted	10430 or 10410	1	2
	MR of the cervical spine and cranio-cervical junction pre and post-contrast or uncontrasted	51420 or 51410 or 51400	1	MR of the cervical spine and cranio-cervical junction pre and post-contrast or uncontrasted	51420 or 51410 or 51400	1	
	MR of the thoracic spine pre and post-contrast or uncontrasted	52420 or 52410 or 52400	1	MR of the thoracic spine pre and post-contrast or uncontrasted	52420 or 52410 or 52400	1	
	MR of the lumbar spine pre and post-contrast or uncontrasted	53420 or 53410 or 53400	1	MR of the lumbar spine pre and post-contrast or uncontrasted	53420 or 53410 or 53400	1	
	Visual evoked potentials (VEP): Unilateral	2681	1	AST – Aspartate aminotransferase	4130	1	
	Visual evoked potentials (VEP): Bilateral	2682	1	ALT – Alanine aminotransferase	4131	1	
	Parkinson's disease	No diagnostic or monitoring tests apply as the diagnosis of this condition remains a clinical one					
Rheumatoid arthritis	Anti-CCP	4600	1	Anti-CCP	4600	1	4
	Full blood count	3755	1	Full blood count	3755	2	

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Rheumatoid arthritis	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	1	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	4	
	Platelet count	3797	1	Platelet count	3797	2	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	AST – Aspartate aminotransferase	4130	1	AST – Aspartate aminotransferase	4130	4	
	ALT – Alanine aminotransferase	4131	1	ALT – Alanine aminotransferase	4131	4	
	Rheumatoid factor	3959	1				
	ANF	3934	1				
	X-ray of the chest two views, PA and lateral	30110	1	X-ray of the chest two views, PA and lateral	30110	1	
	X-ray of the right hand	65105	1	X-ray of the right hand	65105	1	
	X-ray of the left hand	65100	1	X-ray of the left hand	65100	1	
	X-ray of the right foot	74125	1	X-ray of the right foot	74125	1	
X-ray of the left foot	74120	1	X-ray of the left foot	74120	1		
Schizophrenia				AST – Aspartate aminotransferase	4130	2	4
				ALT – Alanine aminotransferase	4131	2	
				U & E only	4171	2	
				Creatinine	4032 or 4221 or 4223	2	
				Drug level in biological fluid	4081 or 4370 or 4493	3	
Systemic lupus erythematosus	Full blood count	3755	1	Full blood count	3755	4	4
	Complement fixation test	3963 or 4182	1	Complement fixation test	3963 or 4182	2	
	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	1	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	4	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	4	
	Extractable nuclear antigens	3934 or 3948	1	Total cholesterol	4027	1	
	Urine microscopy	3867	1	Creatinine kinase	4152 or 4153	2	
	Skin biopsy	0233 & 0234 & 0235 & 0237	1	Antiglobulin test (Coombs)	3709	2	
				AST – Aspartate aminotransferase	4130	4	
	DNA antibodies	4529 or 3948	1	ALT – Alanine aminotransferase	4131	4	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	U & E only	4171	1	U & E only	4171	4	
	Platelet count	3797	1	Platelet count	3797	1	
	Kidney biopsy	1841	1				
	ANF	3934	1				

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Systemic lupus erythematosus	X-ray of the chest two views, PA and lateral	30110	1	X-ray of the chest two views, PA and lateral	30110	1	
	Histology	4567 & 4571 or 4582 & 4584	3				
Ulcerative colitis	Colonoscopy	1653 or 1656	1	Colonoscopy	1653 or 1656	1	3
	C-reactive protein	3947	1	C-reactive protein	3947	2	
	Histology	4567 & 4571 or 4582 & 4584	3	Histology	4567 & 4571 or 4582 & 4584	1	
	Full blood count	3755	1	Full blood count	3755	2	
				Flexible sigmoidoscopy	1676	1	
				Drug level in biological fluid	4081	2	
				AST – Aspartate aminotransferase	4130	2	
ALT – Alanine aminotransferase	4131	2					

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

