



Disease Prevention Programme 2026

Who we are

Bankmed (referred to as 'the Scheme'), registration number 1279, is a not-for-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

Risk factors for cardiometabolic syndrome include high blood pressure, elevated blood sugar, abnormal cholesterol, elevated blood triglycerides, high Body-Mass-Index (BMI) and increased abdominal or waist circumference measures.

Members living with one or more of these risk factors have a higher chance of developing diabetes and cardiovascular disease and suffering a stroke or heart attack.

Bankmed Medical Scheme offers a Disease Prevention Programme designed to support members who are at risk of developing diabetes, to improve health outcomes and quality of life.

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.

Explaining the terms, we use in this document

Term	Meaning
Scheme Rate	The rate at which healthcare services are reimbursed by the Scheme in accordance with the applicable benefit schedule and determined by the Scheme from time to time.
Personal Health Assessment	The tests include: Finger prick test (Blood glucose and Cholesterol), Blood pressure and Body Mass Index (BMI) Tests need to be performed by a Designated Service Provider
Impaired glucose tolerance (IGT)	Impaired glucose tolerance is a raised glucose level result after an oral glucose tolerance test, and impaired fasting glucose is defined as glucose levels of 100 to 125 mg per dL (5.6 to 6.9 mmol per L) in fasting patients.
Impaired fasting glucose (IFG)	Impaired fasting glucose is a raised glucose level result after a fasting oral glucose tolerance test.
Premier Plus GP Network	A Premier Plus GP is a network GP who has contracted with us to provide you with coordinated care for defined conditions.
HealthID	HealthID is an app that gives your doctor fast, up-to-date access to your health information. Once you have given consent, your doctor can use HealthID to access your medical history, gain insight into the benefits of your health plan, make referrals to other healthcare professionals, study your blood test results, and write electronic prescriptions and referrals. Discovery HealthID is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

Disease Prevention Programme

This programme, together with your Premier Plus GP, supported by your Health Coach and a dietitian in our network, will help you actively manage your risk of developing a chronic condition. The programme gives you additional benefits to monitor and manage your health and to ensure you get high-quality coordinated healthcare and improved outcomes.

How to join the Disease Prevention Programme

Our predictive model uses your Personal Health Assessment results, health claim patterns, family history and other information to determine if you are at risk of developing diabetes. If you meet the Scheme's eligibility criteria for the programme:

- A Health Coach will get in touch with you to explain how the programme works
- A Premier Plus GP can enrol you on the Disease Prevention Programme through HealthID if you give them consent to do so



Visit www.bankmed.co.za or click on Find a Healthcare Professional using your Bankmed app or call us on 0800 BANKMED (0800 226 5633) to find a Healthcare Professional in our network

Your Premier Plus GP will work with you to manage your condition

The Disease Prevention Programme is based on clinical and lifestyle guidelines. Through the programme, you, your Health Coach and your Premier Plus GP can agree on key goals and track your progress.

This will help to identify areas which require attention so that you and your Premier Plus GP can improve the management of your condition.

When you join the Disease Prevention Programme you will have access to the following additional benefits:

- An additional consultation with your Premier Plus GP
- Two consultations with a dietitian in our network, to ensure that you get the best nutritional advice to optimise your health. The dietitian is a skilled healthcare provider that is experienced in tailoring a nutritional plan for you
- A defined set of blood tests
- Diabetes medication (metformin) if prescribed by your Premier Plus GP
- Access to a Health Coach for 12 months

Your Health Coach will offer clinical support to help you track, monitor, change and improve your health and quality of life.

To enjoy full funding for the consultations and tests on the programme, please ask your healthcare provider to claim the most appropriate code from the table below and include the appropriate ICD-10 diagnosis code on the claim.

Basket	Procedure Code	Description	
GP visits (up to two)	0190	New and established patient: Consultation/visit	
	0191		
	0192		
	0193		
Dietician visits (up to two)	84200	Nutritional assessment, counselling and/or treatment. Duration: 1-10min	
	84201		
	84202		
	84203		
	84204		
Fasting glucose (up to two)	4057 or 54057	Glucose - random/fasting	



Cholesterol (one)	4026 or 54026, 4027 or 54027, 4028 or 54028, 4147 or 54147	LDL cholesterol Cholesterol Total HDL cholesterol Triglyceride
Serum creatinine (one)	4032 or 54032	Creatinine

Can anyone join the Disease Prevention Programme?

The programme uses an advanced predictive model to identify members that are eligible. This is based on your Personal Health Assessment results. If the assessment results indicate a high risk of developing diabetes or cardiovascular disease, you may be eligible for the programme. From here your Premier Plus GP may enroll you on the programme.

What is the goal of the programme?

The goal of the programme is to reduce your risk of developing diabetes. This may be in the form of addressing a high glucose level with a healthy food plan, exercise and if applicable, appropriate medicines. During or at the end of the programme, your Premier Plus GP will guide you on the next steps for you to take which may include continuing with the changes you have made to your diet and exercise or continuing with the medicine prescribed. Alternatively, you may be diagnosed with diabetes.

What happens if you are diagnosed with diabetes during the 12-month programme?

Your Premier Plus GP will help to register you for diabetes on the Chronic Illness Benefit (CIB), which will give you access to benefits to manage your condition. You can then enrol in the Diabetes Care Programme to access support for your condition.

Contact us

E-mail: www.bankmed.co.za
Call: 0800 BANKMED (0800 226 5633)

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

