



Spinal Conservative Care Programme 2026

Who we are

Bankmed Medical 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

Back pain is one of the most common medical conditions experienced by members. Appropriate out-of-hospital conservative management 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.

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, medication and hospitals, on your health Plan.
Scheme Rate	This is the 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, after a recent hospital stay or request for a spinal-related hospital admission. You also have the option of being referred to the Spinal Conservative Care Programme by a general practitioner (GP) or surgeon on the Spinal Conservative Care Network, who will assess your suitability for the programme. Where the clinical entry criteria is met, you will have the option of visiting one of our Spinal 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 on the network.

Enrolment Process

1. You must consult with a Spinal Conservative Care Network GP, orthopaedic surgeon, or neurosurgeon, to be assessed for possible enrolment onto the Spinal Conservative Care Programme. Please note that the Spinal Conservative Care Network is a separate network from your normal Plan-type related networks. This means that a Spinal Care Network Healthcare Professional might not be contracted on your chosen Plan.

2. During this consultation you will need to provide the Healthcare Professional with access to your Electronic Health Record on our electronic health platform called HealthID. You can visit our website www.bankmed.co.za and navigate to DOCTOR VISITS > Provide Your Doctor Consent to provide the Healthcare Professional with access.

3. Once the assessment has been completed by the Spinal Conservative Care Network surgeon or GP, your results will be captured on HealthID. The outcome of the application is provided to the Healthcare Professional immediately after they have submitted your assessment on HealthID. If the clinical entry criteria (CEC) is met for the first stage of assessment, a referral to a Spinal Conservative Care Network physiotherapist or chiropractor will be generated.



4. You will need to visit the Healthcare Professional you have been referred to and a second, comprehensive assessment will be completed. This assessment is also captured on HealthID and should the second stage clinical entry criteria be met, you will be enrolled on the Spinal Conservative Care Programme.

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 Spinal Conservative Care Network Healthcare Professional over a period of up to 24 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 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 Spinal Conservative Care Network Provider

To find a Spinal Conservative Care Network GP, physiotherapist or chiropractor:

1. Log on to the Bankmed website:
On the Bankmed website www.bankmed.co.za, under DIGITAL TOOLS > Find a Healthcare Professional. Type in the name or category of the Healthcare Professional you would like to find closest to you e.g. physiotherapist. Add your address and select the search icon. To filter your results for physiotherapists or chiropractors in the Spinal Conservative Care Programme Network, 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 DIGITAL TOOLS > Find a Healthcare Professional. Type in the name or category of the 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.
- You may not change your Spinal Conservative Care Network provider(s) once enrolled on the programme.
- If you stop the programme, we do not pay further fees.
- Where clinically appropriate, your Spinal Conservative Care Network Healthcare Professional can refer you for further assessment with a network spinal surgeon. If you need to have surgery, the Spinal 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 12 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 may contact us on 0800 BANKMED (0800 226 5633) or visit www.bankmed.co.za for additional 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 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

