

Netcare Medical Scheme Oncology brochure 2020

Who we are

Netcare Medical Scheme (referred to as 'the Scheme'), registration number 1584, 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), that administers the Netcare Medical Scheme.

Contact details

You can call us on 0861 638 633 or visit www.netcaremedicalscheme.co.za for more information.

Overview

This document explains how Netcare Medical Scheme covers your cancer treatment for 2020, and what you need to do when you are diagnosed.

What you need to do before your treatment can start

If you are diagnosed with cancer, you need to register on the Netcare Medical Scheme Oncology programme.

To register, you or your treating doctor must send us a copy of your histology results that confirm your diagnosis at oncology@netcaremedicalscheme.co.za or fax us on 011 539 5417.

About some terms we use in this document

ICD-10 code	A clinical code that describes diseases and signs, symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO).
Morphology code	A clinical code that describes the specific histology and behavior and indicates whether a tumour is malignant, benign, in situ, or uncertain (whether benign or malignant) as classified by the World Health Organization (WHO).
Prescribed Minimum Benefits (PMB's)	A set of minimum benefits which, by law, must be provided to all medical scheme members and include the provision of diagnosis, treatment and costs of ongoing care.
Contracted rate	The rate determined in terms of an agreement between the Scheme and a service provider or group of service providers in respect of payment of relevant services.

DSP	Designated Service Provider – a healthcare provider or group of providers contracted by the Scheme as preferred provider/s to provide diagnosis, treatment and/or care to beneficiaries in respect of one or more Prescribed Minimum Benefit (PMB) condition/s.
Netcare Medical Scheme Rate	The Rate at which health services are reimbursed by the Scheme in accordance with the applicable benefit schedule and determined by the Scheme from time to time.

Netcare Medical Scheme Oncology programme at a glance

Netcare Medical Scheme Oncology programme provides members cover for approved cancer treatment.

Inclusion of chemotherapy, radiotherapy and other healthcare services will be subject to consideration of evidence base medicine, cost effectiveness and affordability.

Healthcare services that are deemed by the Scheme as unaffordable and/or not cost effective and/or lacking clinical evidence to demonstrate efficacy are excluded from cover.

The programme covers the following treatments that are provided by your cancer specialist and other healthcare providers:

- Chemotherapy and radiotherapy
- Technical planning scans
- Implantable cancer treatments, for example, prostate or cervical brachytherapy and Gliadel® wafers
- Hormonal therapy related to your cancer
- Consultations with your cancer specialist
- Fees charged by accredited facilities
- Specific blood tests related to your condition
- Materials used in the administration of your treatment, for example, drips and needles
- Medicine on a medicine list (formulary) to treat pain, nausea and mild depression as well as other medicine used to treat the side effects of your cancer treatment except schedule 0, 1 and 2 medicines
- External prosthesis, for example, breast and voice prostheses (subject to the prosthesis limit of R80 560 per person per year)
- Stoma products
- Oxygen
- Radiology requested by your cancer specialist, which includes:
 - Basic X-rays
 - CT, MRI and PET-CT scans related to your cancer
 - Ultrasound, isotope or nuclear bone scans
 - Other specialised scans, for example, a gallium scan

- Scopes such as bronchoscopy, colonoscopy and gastroscopy that are performed in the management of your cancer

You have cover for bone marrow donor searches and transplants

Netcare Medical Scheme covers you for local and international bone marrow donor searches and transplants up to the Scheme Rate if you adhere to our funding rules. Your cover is subject to review and approval.

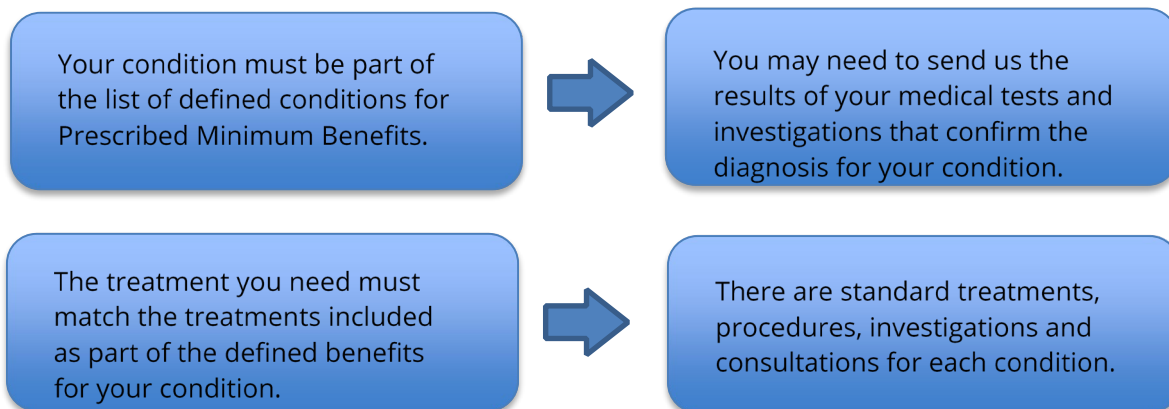
We need the appropriate ICD-10 and morphology codes reflected on accounts

All accounts for your cancer treatment must have a relevant and correct ICD-10 and morphology code for us to pay it from the correct benefit. To make sure there isn't a delay in paying your doctor's accounts, it would be helpful if you double-check that your doctor has included the ICD-10 and morphology codes before submission of your accounts.

Prescribed Minimum Benefits under certain conditions

Prescribed Minimum Benefits is a set of conditions that all medical schemes must provide a basic level of cover for. This basic level of cover includes the diagnosis, treatment, and costs of the ongoing care of these conditions. The aim of the Prescribed Minimum Benefits is to ensure that no matter what cover a member has, there is always a basic level of cover for these conditions.

Cancer is one of the conditions covered under Prescribed Minimum Benefits. The Scheme will cover your treatment in full as long as you meet the following requirements for funding.



You can request a review of our decision

We will review our decision if you or your doctor sends us new information about your condition or information that was not sent with the original application. We will review the individual circumstances of the case, but please note this process does not guarantee funding approval.

Benefits available on your membership

Cancer treatment

We cover approved cancer treatment inclusive of pathology and radiology subject to the approved treatment plan limited to PMB's.

Approved hospital admissions for administration of chemotherapy or radiotherapy

Claims for the oncologist, appropriate pathology, radiology and medicine, as well as radiation therapy are paid from the unlimited Hospital Benefit.

Surgery for your cancer

We pay the medical expenses incurred during an approved hospital admission from the unlimited Hospital Benefit.

PET-CT scans

We cover PET-CT scans subject to certain terms and conditions. You need to pre-authorise PET-CT scans with us before doing the scan.

Wigs

Are covered from your appliance limit.

You can dispute our funding decisions in certain circumstances

If you disagree with our decision on the PMB cover you requested, there is a formal disputes process that you can follow. Call us on 0861 638 633 to confirm funding and the process.

Complaints process

You may lodge a complaint or query with Netcare Medical Scheme directly on 0861 638 633 or address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the Netcare Medical Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance.

Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 / 0861 123 267 / complaints@medicalschemes.com / www.medicalschemes.com