

# COVER FOR IN-ROOM PROCEDURES

DISCOVERY HEALTH MEDICAL SCHEME  
2025





## Overview

In recent years, advancements in technology and care delivery have facilitated the emergence of various care settings outside the traditional hospital environment. These improvements enable healthcare professionals to safely perform certain procedures in their practices, provided they deem it appropriate.

This document outlines your cover for approved procedures conducted in a doctor's rooms, where this treatment option has been chosen by the treating doctor and patient. Where approved, these procedures will be funded by the Scheme and will not affect your day-to-day benefits, where applicable. Please ensure you contact us to preauthorise benefits for your procedure as soon as it is scheduled.

There is a defined list of covered in-rooms procedures, depending on your chosen health plan. For more information, refer to the *Benefits available for your plan* type section.

## 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
Day-to-day benefits	The day-to-day benefits are the available money allocated to the Medical Savings Account, cover from the limited Above Threshold Benefit or defined benefits for day-to-day healthcare services.
Discovery Health Rate (DHR)	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.
Related accounts	Any account other than the hospital account for in-hospital care. This could include the accounts for the admitting doctor, anaesthetist and any approved healthcare expenses like radiology or pathology.

## How we cover in-room procedures

### We pay for a defined list of approved procedures done in the specialist's rooms in full

The following procedures can be performed in a doctor's rooms, provided that the healthcare professional has deemed it appropriate and it has been approved by the Scheme.

Where approved by the Scheme, these procedures will pay from your Hospital Benefit, at the agreed rate. Cover is subject to clinical entry criteria, treatment guidelines and protocols. This procedure list applies to all Discovery Health Medical Scheme plan types and cover is according to your chosen health plan.

LIST OF IN-ROOM PROCEDURES	
PROCEDURE CODE	DESCRIPTION
<b>Procedures that can be performed in-rooms by your Gynaecologist</b>	
2295F	Marsupialisation (cutting open and stitching the edges) of Bartholin's gland abscess or cyst
2297F	Removal of Bartholin gland
2318F	Destruction of genital warts, by any method
2319F	Removal of vaginal cysts or benign (non-cancerous) tumours
2321F	Drainage of vaginal abscess



LIST OF IN-ROOM PROCEDURES	
2395F	Colposcopy (examination of the cervix, vagina and vulva using a colposcope) and LLETZ (loop shaped wire used to remove abnormal areas)
2399F	Colposcopy (examination of the cervix, vagina and vulva using a colposcope) and biopsy of the cervix
2409F	Cervical stitch during pregnancy, vaginal
2429F	Colposcopy (examination of the cervix, vagina and vulva using a colposcope)
2436F	Examination of the inside of the uterus using a hysteroscope (narrow camera)
2437F	Examination of the inside of the uterus using a hysteroscope (narrow camera), taking a sample of the uterus lining and/or removing a polyp with or without a dilation of the cervix and scraping (curettage) (also called D&C) of the uterus.
2443F	Dilatation of the cervix and curettage (scraping) of the uterus lining (also called D&C)
2448F	Termination of pregnancy (surgical, evacuation, vacuum aspiration)
2449F	Evacuation of uterus: Missed abortion before 12 weeks of your pregnancy (gestation)
<b>Procedures that can be performed In-rooms by your Orthopaedic Surgeon</b>	
0782F	Carpal tunnel syndrome
0784F	Trigger finger
0853F	Removal of a small bursa or ganglion
0883F	Removal of accessible internal fixatives or prosthesis (e.g. plates, screws, nails or wires)
0919F	Removal of epidermoid cysts (bumps under the skin)
0920F	Removal of ganglion or fibroma
<b>Procedures that can be performed In-rooms by your Urologist</b>	
1949F	Cystoscopy with or without biopsy
1979F	Internal Urethrotomy, Female
1981F	Internal Urethrotomy, Male
2015F	Suprapubic cystostomy (procedure to help drain the bladder)
2123F	Biopsy of penis
2127F	Destruction of condylomata/chemotherapy or cryotherapy: Multiple extensive
2131F	Electrodesiccation (electric current delivered by a needle-shaped electrode): Multiple extensive
2137F	Circumcision, any method
2191F	Orchidectomy, unilateral
2207F	Vasectomy (male sterilisation): Unilateral (one side) or bilateral (both sides)



LIST OF IN-ROOM PROCEDURES	
2215F	Incision (cut) and drainage of testis or epididymis e.g. for abscess (swelling caused by pus) or haematoma (swelling caused by blood within tissue)
2217F	Excision of local lesion of testis or epididymis
2227F	Incision and drainage of scrotal wall abscess
<b>Procedures that can be performed in-rooms by your Plastic/General surgeon</b>	
0303F	Stitching of soft-tissue injuries: Deep laceration involving extensive muscle damage
0311F	Removal of large benign (non-cancerous) lesion
0314F	Repair by large skin graft or large local flap
0315F	Repair by small skin graft or small local flap
0319F	Incision (cutting) of breast to explore breast tissue, drainage of breast abscess or removal of breast implant
0321F	Biopsy or removal of breast cyst, non-cancerous breast lesion, abnormal breast tissue, duct papilloma (wart-like growth in breast ducts)
0330F	Nipple and areola reconstruction
0782F	Carpal tunnel syndrome
0784F	Trigger finger
0853F	Removal of small fluid filled sack or ganglion
0883F	Removal of internal fixatives or prosthesis
0919F	Removal of epidermoid cyst on hand
0920F	Removal of ganglion (swelling of a tendon sheath) or fibroma (non-cancerous growth) on hand
1439F	Removal of lymph node for biopsy in neck or axilla (armpit)
1507F	Frenectomy
<b>Procedures that can be performed in-rooms by your Dental/ Maxillo-facial Surgeon</b>	
8985F	Frenulectomy

We will pay the cost of the procedure performed by the specialist from your Hospital Benefit up to the agreed rate. We will pay healthcare professionals who we have a payment arrangement with in full. If you use a healthcare professional we do not have an agreement with, you will have to pay the difference if they charge more than what we pay.

### You must contact us to preauthorise your procedure as soon as possible

Even if your procedure is performed in the doctor's rooms, you still need to let us know beforehand and preauthorise benefits for your procedure. Visit [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Find a doctor or click on Find a healthcare provider on the Discovery Health app to find a provider in our network.

When you are having a planned procedure, it is important to call us at least 48 hours before the procedure. When you call us, we will confirm your benefits and tell you how we will pay your accounts.



## Benefits available for your plan type

### EXECUTIVE PLAN

#### You need to preauthorise your procedure

If you are having a procedure done in hospital or in-room, please preauthorise your procedure with us beforehand.

#### How we pay the claims

##### Procedures done out-of-hospital

If you are having one of the defined listed procedures done in the specialist's rooms, we pay the specialist account from your Hospital Benefit. Please call us for preauthorisation before you have your procedure done.

##### Related accounts for procedures done in-room

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

##### The rate we pay specialists and other healthcare professionals

We pay the claim for the specialist performing the procedure up to the agreed fee. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 300% of the DHR for anaesthetists and other specialists who we do not have an arrangement with, up to 200% for other healthcare professionals and up to 100% of the DHR for pathology claims.

### COMPREHENSIVE SERIES

#### You need to preauthorise your procedure

If you are having a procedure done in hospital or in-room, please preauthorise your procedure with us beforehand.

#### How we pay the claims

##### Procedures done out-of-hospital

If you are having one of the defined listed procedures done in the specialist's rooms, we pay the specialist account from your Hospital Benefit. Please call us for preauthorisation before you have your procedure done.

##### Related accounts for procedures done in-room

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

##### The rate we pay specialists and other healthcare professionals

We pay the claim for the specialist performing the procedure up to the agreed fee. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 200% of the DHR for anaesthetists and other healthcare professionals who we do not have an arrangement with and up to 100% of the DHR for pathology claims.

### PRIORITY SERIES

#### You need to preauthorise your procedure

If you are having a procedure done in hospital or in-room, please preauthorise your procedure with us beforehand.



## PRIORITY SERIES

### How we pay the claims

#### Procedures done out-of-hospital

If you are having one of the defined listed procedures done in the specialist's rooms, we pay the specialist account from your Hospital Benefit. Please call us for preauthorisation before you have your procedure done.

#### Related accounts for procedures done in-room

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

#### The rate we pay specialists and other healthcare professionals

##### *Classic plan:*

We pay the claim for the specialist performing the procedure up to the agreed fee. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 200% of the DHR for anaesthetists and other healthcare professionals who we do not have a payment arrangement with and up to 100% of the DHR for pathology claims.

##### *Essential plan:*

We pay the claim for the specialist up to the agreed fixed fee amount. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these services in full. We pay up to 100% of the DHR for anaesthetists and other healthcare professionals who we do not have a payment arrangement with, including pathology claims.

## SAVER SERIES

### You need to preauthorise your procedure

If you are having a procedure done in hospital or in-room, please preauthorise your procedure with us beforehand.

### How we pay the claims

#### Procedures done out-of-hospital

If you are having one of the defined listed procedures done in the specialist's rooms, we pay the specialist account from your Hospital Benefit. Please call us for preauthorisation before you have your procedure done.

#### Related accounts for procedures done in-room

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

#### The rate we pay specialists and other healthcare professionals

##### *Classic plans:*

We pay the claim for the specialist performing the procedure up to the agreed fee. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 200% of the DHR for anaesthetists and other healthcare professionals who we do not have a payment arrangement with and up to 100% of the DHR for pathology claims.

##### *Essential and Coastal plans:*

We pay the claim for the specialist up to the agreed fixed fee amount. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these services in full. We pay up to 100% of the DHR for anaesthetists and other healthcare professionals who we do not have a payment arrangement with, including pathology claims.



## SMART SERIES

### You need to preauthorise your procedure

If you are having a procedure done in hospital or in-room, please preauthorise your procedure with us beforehand.

### How we pay the claims

#### Procedures done out-of-hospital

If you are having one of the defined listed procedures done in the specialist's rooms, we pay the specialist account from your Hospital Benefit. Please call us for preauthorisation before you have your procedure done.

#### Related accounts for procedures done in-room

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

#### The rate we pay specialists and other healthcare professionals

##### *Classic plan:*

We pay the claim for the specialist performing the procedure up to the agreed fee. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 200% of the DHR for anaesthetists and other healthcare professionals who we do not have a payment arrangement with and up to 100% of the DHR for pathology claims.

##### *Essential and Active plans:*

We pay the claim for the specialist up to the agreed fixed fee amount. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these services in full. We pay up to 100% of the DHR for anaesthetists and other healthcare professionals who we do not have a payment arrangement with, including pathology claims.

## CORE SERIES

### You need to preauthorise your procedure

If you are having a procedure done in hospital or in-room, please preauthorise your procedure with us beforehand.

### How we pay the claims

#### Procedures done out-of-hospital

If you are having one of the defined listed procedures done in the specialist's rooms, we pay the specialist account from your Hospital Benefit. Please call us for preauthorisation before you have your procedure done.

#### Related accounts for procedures done in-room

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

#### The rate we pay specialists and other healthcare professionals

##### *Classic plans:*

We pay the claim for the specialist performing the procedure up to the agreed fee. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 200% of the Discovery Health Rate (DHR) for anaesthetists and other healthcare professionals who we do not have a payment arrangement with and up to 100% of the DHR for pathology claims.



## CORE SERIES

### *Essential and Coastal plans:*

We pay the claim for the specialist up to the agreed fixed fee amount. If you use other healthcare professionals that we have a payment arrangement with, we will pay for these services in full. We pay up to 100% of the DHR for anaesthetists and other healthcare professionals who we do not have a payment arrangement with, including pathology claims.

## KEYCARE SERIES

### **You need to preauthorise your procedure**

If you are having a procedure done in hospital or in-room, please preauthorise your procedure with us beforehand. It is important to still obtain a specialist authorisation through referral by your primary or secondary GP.

### **How we pay the claims**

#### **Procedures done out-of-hospital**

If you are having one of the defined listed procedures done in the specialist's rooms, we pay the specialist account from your Hospital Benefit up to a maximum of the DHR. If you use a healthcare professional we do not have an agreement with, you will have to pay the difference if they charge more than what we pay. Please call us for preauthorisation before you have your procedure done.

#### **Related accounts for procedures done in-room**

We also pay related accounts approved as part of the procedure, like the anaesthetist's accounts and pathology tests from your Hospital Benefit for approved in-room procedures.

#### **The rate we pay specialists and other healthcare professionals**

We pay the claim for the specialist performing the procedure up to the DHR. If you use healthcare professionals that we have a payment arrangement with, we will pay for these procedures in full. We pay up to 100% of the DHR for anaesthetists and other healthcare professionals who we do not have an arrangement with, including pathology claims.





## Working to care for and protect you

Our goal is to provide support for you in the times when you need it most.

### How to contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to [www.discovery.co.za](http://www.discovery.co.za) to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

### What to do if you have a complaint

#### 01 | TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on [www.discovery.co.za](http://www.discovery.co.za). We would also love to hear from you if we have exceeded your expectations.

#### 02 | TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on [www.discovery.co.za](http://www.discovery.co.za) or by emailing [principalofficer@discovery.co.za](mailto:principalofficer@discovery.co.za).

#### 03 | TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the [website](#).

#### 04 | TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za) | 0861 123 267 | [www.medicalschemes.co.za](http://www.medicalschemes.co.za).

### Your privacy is important to us

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement. You can view our latest version on [www.discovery.co.za](http://www.discovery.co.za) > Medical aid > About Discovery Health Medical Scheme.