

Retail Medical Scheme

Administered by



Discovery  
Health

YOUR COVER FOR DIABETES THROUGH  
**THE DIABETES CARE  
PROGRAMME**

**2024**

# About this guide

This benefit guide gives an overview of your cover for diabetes and information on our Diabetes Care Programme.

## Contact details for questions

If you have questions or need help with your diabetes care benefits, you can contact us by:

- Phone: 0860 444 439
- Email: Members\_DCP@retailmedicalscheme.co.za

## Your Diabetes Care Programme

We understand that living with diabetes comes with many challenges and requires daily efforts to manage. Our Diabetes Care Programme brings together a team of health professionals to ensure you get high-quality coordinated healthcare and improved outcomes.

You also have access to various tools and extra benefits to monitor and manage your condition, as well as dedicated care navigators to help with all your diabetes-related needs.

## Contact one of your care navigators:

Call 0860 444 439 or email Members\_DCP@retailmedicalscheme.co.za if you have any diabetes-related questions.

## How to join the Diabetes Care Programme

If you are registered on the Chronic Illness Benefit for diabetes, you automatically have access to the Diabetes Care Programme through your chosen Premier Plus GP.

If you are not yet registered, ask your doctor to help you get started.

### Remember

If left untreated, diabetes may result in serious complications. We are here to help you navigate the journey.

## Check if your doctor is on our network

To check if your regular doctor is on our network, you can:

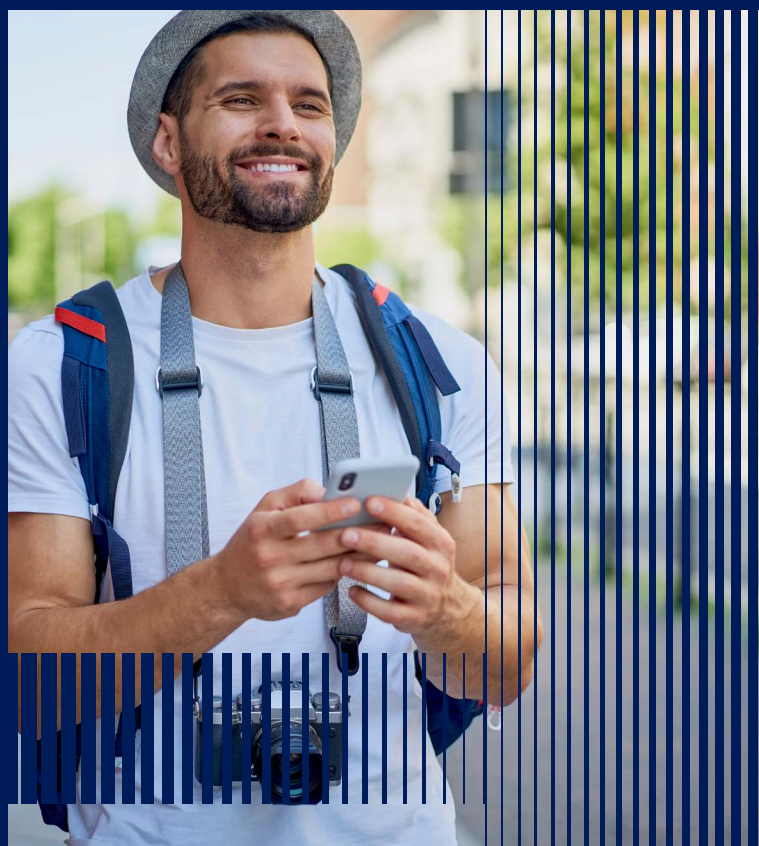
- Visit: [www.retailmedicalscheme.co.za](http://www.retailmedicalscheme.co.za)
- Call: 0860 444 439
- Email: Members\_DCP@retailmedicalscheme.co.za

## Your doctor will work with you to manage your condition

Your Diabetes Care Programme is based on international and locally accepted clinical and lifestyle guidelines.

Through the programme, you and your doctor (who must be on our network) can:

- Agree on key goals
- Track your progress on a personalised dashboard on HealthID (a system for doctors)
- Generate your Diabetes Management Score to help identify which areas to focus on to stabilise your condition and improve your overall health.



If you visit a doctor who is not part of the Premier Plus Network for a chronic condition, you may have to pay part of the cost. To avoid any co-payments, please make use of the services of a network doctor and make sure we always know who your network doctor is. Let us know if anything changes so we can update our records.







To update your doctor on our system:

- Call: 0860 444 439
- Email: [Members\\_DCP@retailmedicalscheme.co.za](mailto:Members_DCP@retailmedicalscheme.co.za)



## How to engage your diabetes care team

You have access to these benefits to engage with your diabetes care team:

BENEFIT	NUMBER OF CONSULTATIONS COVERED	WHAT THE PROVIDER HELPS YOU WITH
 <b>Diabetes Educator</b>	2 per year	Consultations can be done at a diabetes educator in the Discovery Diabetes Educator Network
 <b>Eye screening</b>	1 per year	Eye screening can be done at an optometrist or ophthalmologist.
 <b>Foot screening</b>	1 per year	Managing the risk of foot infections and screening for neuropathy (nerve damage) and poor blood circulation
 <b>Diabetes education</b>	2 per year	Members have access to a diabetes educator to help them with medication, lifestyle changes and self-management support.
 <b>Dietitian</b>	2 per year	Advice about nutrition. To make sure that we pay this from the correct benefit, please ask your dietitian to claim, using the most appropriate code.
 <b>Biokineticist</b>	1 per year	Advice about exercise, tailored to your needs. To make sure that we pay this from the correct benefit, please ask your biokineticist to include the ICD-10 diagnosis code on the claim.

## Other benefits and tools

- **Extra test strips:** You can have extra blood glucose test strips each year if needed. We will pay the full Scheme Rate for blood glucose test strips that are on our medicine list (formulary). Blood glucose test strips that are not on our list will be funded up to the monthly Chronic Drug Amount that applies to your specific benefit option.
- **Earn rewards:** You can earn rewards for managing your diabetes well by engaging with your doctor, taking your medication and doing annual screenings for your eyes and feet.



## Cover for continuous glucose monitoring sensors

Continuous glucose monitoring (CGM) automatically tracks blood glucose levels, giving you the ability to test your glucose level at any time and better manage your condition. When appropriately prescribed by a doctor in our network, members with type 1 diabetes have cover for continuous glucose monitoring sensors up to a monthly cover amount.

Visit [www.retailmedicalscheme.co.za](http://www.retailmedicalscheme.co.za) or click on Find a healthcare provider using your Discovery app or call us on 0860 101 252 to find a provider in our network. Benefits are available for children and adults on the Retail Essential Plus Option, except the Retail Essential Option, registered on the Chronic Illness Benefit (CIB) for type 1 diabetes. CGM sensors will be funded from your Scheme benefits up to a monthly limit depending on the age of the patient.

Adults and Children up to 18: Funded up to 75% of the monthly limit of R1,660 (which will be funding up to R1,245).



## About some of the terms we use

There may be some terms we use that are not familiar with. Here are the meanings of these terms:

TERM	DESCRIPTION
Care navigators	<p>A dedicated team who will proactively help you to:</p> <ul style="list-style-type: none"> <li>Understand your diabetes-specific benefits</li> <li>Register on our digital tools</li> <li>Choose and engage with health professionals on the full-care team (podiatrist, dietitian and so on)</li> </ul> <p>Get the most out of the programme by using the benefits available.</p>
Chronic Illness Benefit	The Chronic Illness Benefit covers you for a defined list of chronic conditions, like diabetes.
Designated service provider	<p>General practitioners (GPs):</p> <ul style="list-style-type: none"> <li>Are part of the Discovery Care Coordination Network or the Premier Plus GP Network.</li> <li>Have contracted with us to provide you with coordinated care for defined chronic conditions.</li> </ul>
Diabetes Care Programme	The care programme that opens up benefits to help you throughout your diabetes care journey. This programme is administered by the Care Management Team.
Diabetes Care Programme basket of care	<p><b>Includes</b></p> <ul style="list-style-type: none"> <li>Doctor consultations for diabetes and other chronic conditions</li> <li>1 foot (podiatry) screening a year</li> <li>1 eye screening a year</li> <li>1 biokineticist consultation a year</li> <li>2 dietitian consultations a year</li> <li>Diabetes-related pathology (blood tests)</li> <li>Diabetes coaching and education</li> </ul> <p>We pay for medicine, devices and consumables that are listed on the Scheme's Chronic Illness Benefit treatment list (formulary).</p>
Emergency medical condition	<p>An emergency medical condition, or emergency, is the sudden – and, at the time, unexpected – start of a health condition that requires immediate medical and surgical treatment.</p> <p>If it is not treated, it could result in:</p> <ul style="list-style-type: none"> <li>A serious impairment to bodily functions</li> <li>A serious dysfunction of a bodily organ or body part</li> <li>A high risk of death.</li> </ul> <p>An emergency does not necessarily mean you have to go to hospital.</p> <p>We may ask you for information to confirm the emergency.</p>
Diabetes coaching	A coaching programme we offer to support you living with diabetes. Ask your doctor if they provide this service, alternatively find a Diabetes Educator on the Find a Provider tool on the website

TERM	DESCRIPTION
HealthID	HealthID is an online digital platform that gives your doctor fast, up-to-date access to your health information. Once you have given your doctor consent, they can use HealthID to view your medical history, refer you to other healthcare professionals and check the results of any medical tests you had.
ICD-10 diagnosis code	A clinical code that describes diseases, signs and symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO). Your doctor must use the correct ICD-10 codes to claim from the Scheme.
Premier Plus GP	A Premier Plus GP is a network GP who has contracted with the Scheme to provide you with coordinated care for defined chronic conditions.
Prescribed Minimum Benefits (PMBs)	<p>Under the Medical Schemes Act (No 131 of 1998) and its Regulations, all medical schemes must cover costs for the diagnosis, treatment and care of:</p> <ul style="list-style-type: none"> <li>■ An emergency medical condition</li> <li>■ A defined list of 271 diagnoses</li> <li>■ A defined list of 27 chronic conditions.</li> </ul> <p>These are called Prescribed Minimum Benefits.</p> <p>The Council for Medical Schemes has set the following rules for accessing Prescribed Minimum Benefits:</p> <ul style="list-style-type: none"> <li>■ Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions.</li> <li>■ The treatment needed must match the treatments in the defined benefits.</li> <li>■ You must use the designated service providers (DSPs) in the Scheme's network. This does not apply in emergencies. However, even in an emergency, you may be transferred to a hospital or other service providers in the network once your condition has stabilised – if this is possible and in line with the Rules of the Scheme.</li> <li>■ If you do not use a designated service provider and it is not a medical emergency, we only pay up to 80% of the Scheme Rate. You have to pay the rest.</li> </ul> <p>If your treatment doesn't meet the above criteria, the claims will be paid according to your Option's benefits.</p>
Scheme Rate	This is a rate the Scheme pays for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of health services.

## Contact us if you have a complaint

If you have a complaint or issue with the Scheme, please contact us so we can help you resolve it. You can call us on 0860 101 252 or email [service@discovery.co.za](mailto:service@discovery.co.za) or visit [www.retailmedicalscheme.co.za](http://www.retailmedicalscheme.co.za) to get help.

We will give you a reference number. Please keep this handy in case you need to follow up or register a dispute (see below).

## Complaints process

You may lodge a complaint or query with the Scheme directly on 0860 101 252 or send the details to [service@discovery.co.za](mailto:service@discovery.co.za)

If the matter remains unresolved, you may address a complaint in writing to the Principal Officer at the Scheme's registered address. Be sure to include the reference number obtained from the Administrator in the letter. Should the matter then not be resolved to your satisfaction, you may lodge a formal dispute by following the Scheme's internal disputes process, as described on the website at [www.retailmedicalscheme.co.za](http://www.retailmedicalscheme.co.za)

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.co.za](mailto:complaints@medicalschemes.co.za) / [www.medicalschemes.co.za](http://www.medicalschemes.co.za).

