

## Mental Health Care Programme

### Who we are

Retail Medical Scheme (referred to as 'the Scheme'), registration number 1176, 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). Discovery Health (Pty) Ltd administers Retail Medical Scheme.

### Contact us

You can call us on **0860 101 252** or visit [www.retailmedicalscheme.co.za](http://www.retailmedicalscheme.co.za) for more information.

### Overview

Together with the treatment and care provided by your healthcare provider, the Scheme's Mental Health Care Programme will help you actively manage episodes of Major Depression. The Programme gives you and your healthcare provider access to tools and benefits to monitor and manage your condition and ensure you get high quality coordinated healthcare and the best outcomes.

This document gives you more information about the Mental Health Care Programme.

### 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
Designated service provider (DSP)	A healthcare provider (for example doctor, specialist, pharmacist or hospital) who we have an agreement with to provide treatment or services at a contracted rate.
Emergency medical condition	An emergency medical condition, also referred to as an emergency, is the sudden and, at the time unexpected onset of a health condition that requires immediate medical and surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part or would place the person's life in serious jeopardy. An emergency does not necessarily require a hospital admission. We may ask you for additional information to confirm the emergency.
HealthID	HealthID is an application (computer software program) 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 benefit option, 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.
ICD-10 diagnosis 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).
Prescribed Minimum Benefits (PMBs)	In terms of the Medical Schemes Act of 1998 (Act No. 131 of 1998) and its Regulations, all medical schemes must cover the costs related to the diagnosis, treatment and care of: <ul style="list-style-type: none"> <li>▪ An emergency medical condition</li> <li>▪ A defined list of 271 diagnoses</li> </ul>

	<ul style="list-style-type: none"> <li>▪ A defined list of 27 chronic conditions.</li> </ul> <p>To access Prescribed Minimum Benefits, there are rules that apply:</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 Designated Service Providers (DSPs) in our network. This does not apply in emergencies. However, even in these cases, where appropriate and according to the rules of the Scheme, you may be transferred to a hospital or other service providers in our network, once your condition has stabilised. If you do not use a DSP, we will pay up to 80% of the Scheme Rate. You will be responsible for the difference between what we pay and the actual cost of your treatment.</li> </ul> <p>If your treatment doesn't meet the above criteria, we will pay according to your Option's benefits.</p>
<b>Scheme Rate</b>	This is a rate set by us. We pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services at this rate.
<b>Selective serotonin re-uptake inhibitor (SSRI)</b>	Selective serotonin re-uptake inhibitors are a class of antidepressant medicine that includes Fluoxetine, Paroxetine, Citalopram, Escitalopram, Sertraline and Fluvoxamine.

## How to join the Mental Health Care Programme

A Premier Plus GP or a Psychologist in the Mental Health Care Programme network can enroll you on the Programme through HealthID, provided you give consent.

Visit [www.retailmedicalscheme.co.za](http://www.retailmedicalscheme.co.za) to find a provider in the network.

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

The Mental Health Care Programme gives you and your healthcare provider access to tools and benefits to monitor and manage your condition and to ensure you have access to coordinated care.

Your healthcare provider can track your progress on a personalised dashboard on HealthID. This will help to identify which areas require attention so that your healthcare provider can improve the management of your condition.

The Mental Health Care Programme runs over a 6-month period but can be extended to 12 months, where clinically appropriate, by your enrolling provider using the HealthID platform.

## Benefits available on the Mental Health Care Programme

When enrolled on the Mental Health Care Programme, you will have access to the following benefits:

- Up to three consultations (virtual or face-to-face) with your enrolling Premier Plus GP.
- If you are registered for a mental health condition under the Prescribed Minimum Benefits (PMB), psychotherapy sessions will be paid from your approved PMB basket of care first.
- Thereafter, you have access to individual psychotherapy sessions or group therapy sessions with a Mental Health Care Programme network psychologist. Psychotherapy sessions in the Mental Health Care Programme are paid up to a total cover amount of R3 479 per person per year. You can claim for psychotherapy sessions up to a maximum of 60-minutes per session until you reach the benefit limit. If you are 18 years or older, you also have access to one internet-based Cognitive Behavioural Therapy (iCBT) course when referred by your enrolling Premier Plus GP or network psychologist.

- When enrolled by a Premier Plus GP, you have access to antidepressant medicine in the SSRI class up to a monthly amount of R110.

### Complaints process

You may lodge a complaint or query with Retail Medical Scheme directly on **0860 101 252** 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 Retail 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.co.za](mailto:complaints@medicalschemes.co.za) / [www.medicalschemes.co.za](http://www.medicalschemes.co.za)