

COVER FOR DIABETES AND THE DIABETES CARE PROGRAMME

DISCOVERY HEALTH MEDICAL SCHEME
2026





Overview

At Discovery Health Medical Scheme, we understand the complexities of living with diabetes. It's a lifelong journey, and with the right care, it's one you can take with confidence. Well-managed diabetes greatly lowers the risk of serious complications like heart disease, kidney damage and vision loss. More importantly, it allows you to live well, with energy, clarity, and control.

This guide is here to walk you through the benefits available to you for managing your diabetes, including our dedicated Diabetes Care Programme. Whether you've recently been diagnosed or have been managing your condition for years, you have access to a strong network of support, tools and personalised care.

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
Chronic Disease List (CDL)	This is a defined list of chronic conditions that we cover according to the Prescribed Minimum Benefits.
Chronic Illness Benefit (CIB)	The Chronic Illness Benefit covers medicine and treatment for a defined list of chronic conditions. You need to apply for the cover first.
Designated service provider (DSP)	This refers to a healthcare professional or provider (for example, a doctor, specialist, allied healthcare professional, pharmacy or hospital) who/that has agreed to provide Discovery Health Medical Scheme members with treatment or services at a contracted rate. To view the full list of designated service providers, visit www.discovery.co.za or click on 'Find a healthcare provider' on the Discovery Health app
Discovery Health Rate (DHR)	This is the rate that we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.
Diabetes Coaching	A diabetes coaching programme, which will be available to directly support high-risk patients with diabetes in collaboration with their Premier Plus GP.
Emergency medical condition	An emergency medical condition may be referred to, simply, as an emergency. It is the sudden and, at the time, unexpected onset of a health condition that requires immediate medical and surgical treatment. Failure to give this medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or it would place the person's life in serious jeopardy. An emergency does not necessarily need you to be admitted to a hospital and you may be treated in casualty only. We may ask you for more information to confirm the emergency
Formulary	List of prescription medications that are approved for use and covered by the Chronic Illness Benefit.
HealthID	Discovery HealthID is an online digital platform that gives your doctor fast, upto-date access to your health information. Once you have given consent, your doctor can use HealthID to access your medical history, refer you to other healthcare professionals and check your relevant test results
ICD-10 code	A clinical code that describes diseases and signs and symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO).



TERMINOLOGY	DESCRIPTION
Premier Plus GP	A Premier Plus GP is a network GP who has contracted with us to provide you with coordinated care and enrolment on one of our Care programmes for defined chronic conditions
Primary Care doctor	A Primary Care doctor helps you to take care of your general health. You are likely to have better health outcomes when you nominate one doctor to manage your health and coordinate your care. Your Primary Care doctor knows your complete medical history and takes the healthcare approach that is best for you
Reference price	The Reference Price is the set amount that we pay for a medicine category. This applies for medicine that is not listed on the medicine list (formulary).

The Diabetes Care Programme

Living with diabetes can sometimes feel like navigating a path on your own. But at Discovery Health Medical Scheme, you never walk it alone. Through our Diabetes Care Programme, we partner with you and your Premier Plus GP to help you manage your condition with care that's deeply human, clinically sound and built around *you*.

Together, we'll help you take confident steps toward better health with support that sees you, understands you, and stays with you.

Nominate one primary GP

At the heart of better care is someone who knows you, not just your condition. By choosing a nominated Premier Plus GP, you have one dedicated doctor who:

- Knows your health history
- Coordinates your diabetes care
- Builds a meaningful relationship with you over time

It's this continuity of care that leads to better health outcomes, more consistent support, and a stronger connection to someone who truly understands your journey.

You and your dependants need to nominate a primary GP to manage your chronic condition.

Extensive medical research shows that patients have better health outcomes when their primary care is coordinated through a single primary care GP. To align with this best practice, you and your dependants need to nominate a primary care GP for the effective management of chronic conditions.

When you visit your nominated network GP for chronic condition management, we will cover the consultation in full. However, if you see a GP who is not your nominated primary care GP, or if your nominated GP is not in our network, you will have to pay any co-payments. You and your dependants can change your nominated GP up to three times in a calendar year. This does not affect cover for prescribed chronic medication, chronic illnesses managed by specialists, or consultations for acute conditions.

You can nominate your GP or manage your existing nomination [here](#).

Here's what you can expect

When you're part of the Diabetes Care Programme and visit your nominated Premier Plus GP, you get:

- Full cover for diabetes-related consultations
- The freedom to change your nominated GP up to three times a year, so your care can evolve with you
- No disruption to your chronic medicine benefits, specialist consultations or hospital care

Please note: If you choose to see a GP outside the Premier Plus network or someone who isn't your nominated doctor, a co-payment may apply.



Getting started is simple

You can nominate or update your GP [here](#) in just a few steps. It's quick and seamless and ensures that your care remains connected, consistent and tailored to your evolving needs.

About joining the Diabetes Care Programme

If you've been diagnosed with diabetes and registered on the Chronic Illness Benefit (CIB), you're eligible to join the Diabetes Care Programme where your journey is supported every step of the way.

Here's how to get started:

- Your nominated Premier Plus GP can enrol you directly through HealthID with your consent.
- If you're on a *KeyCare plans*, your Premier Plus GP must also be part of the KeyCare GP Network.
- If you're on a *Smart plans*, your Premier Plus GP must also belong to the Smart GP Network.

If you are on a KeyCare Plan and registered on the Chronic Illness Benefit for Diabetes Type 1 or 2, you need to be enrolled on this programme to receive full cover for your out-of-hospital treatment for Diabetes. If you are not enrolled on this programme, we will cover your out-of-hospital treatment up to 80% of the Discovery Health Rate and you will be liable for the balance.

To find a doctor in the network, visit www.discovery.co.za and go to **Medical aid > Find a healthcare provider** or click on **Find a healthcare provider** in the Discovery Health app.

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

The Diabetes Care Programme is designed to support you every step of the way, combining trusted clinical guidance with everyday tools to help you live well, on your own terms.

Through a close partnership with your Premier Plus GP, you'll set meaningful health goals and track your progress using a personalised dashboard on HealthID. This includes your unique Diabetes Management Score a practical, real-time tool that helps you and your doctor see what's going well, and where small, proactive changes could make a big difference to your health.

When you're registered for the Chronic Illness Benefit (CIB) for diabetes and enrolled in the Diabetes Care Programme, you get more than just clinical care you receive holistic support that's built around your life:

Get personalised advice on exercise that works for you, with guidance tailored to your needs:

- To ensure your consultation is covered, your biokineticist must use the code DCARE, along with the appropriate ICD-10 diagnosis code

Food is medicine and our dietitian benefit offers expert guidance to help you nourish your health.

Your dietitian should use one of the following codes, based on the length of the consultation and include your ICD-10 diagnosis code:

PROCEDURE CODE	DESCRIPTION
• 84200	• Nutritional assessment, counselling and/or treatment. Duration: 1 – 10 min
• 84201	• Nutritional assessment, counselling and/or treatment. Duration: 11 – 20 min
• 84202	• Nutritional assessment, counselling and/or treatment. Duration: 21– 30 min
• 84203	• Nutritional assessment, counselling and/or treatment. Duration: 31– 40 min
• 84204	• Nutritional assessment, counselling and/or treatment. Duration: 41 – 50 min
• 84205	• Nutritional assessment, counselling and/or treatment. Duration: 51– 60 min

- Extra blood glucose test strips
 - You'll receive additional strips each year to help you monitor your blood sugar confidently and consistently.
- **Formulary test strips** are covered in full at Scheme Rate.



- **Non-formulary test strips** are covered up to your monthly **Chronic Drug Amount (CDA)**, at the **Discovery Health Rate (DHR)** or reference price — whichever applies.
- Daily support, when you need it most. If you qualify, a **diabetes educator** will work with you to manage your condition with confidence, clarity and care.
- **Track Your Progress. Celebrate Your Wins**
 - You may qualify for rewards when you reach your personalised health goals. Simply download the Discovery app and activate Track Your Health to begin.

Where to find your Diabetes Management Scorecard

Once you've joined the Diabetes Care Programme, you'll have access to your personalised Diabetes Management Scorecard: a practical tool that helps you and your Premier Plus GP track your health journey together.

Your scorecard gives you a clear view of where you are, what's working, and where small changes could help you feel your best. It's designed to keep you informed, motivated, and empowered every step of the way. Log in to the Discovery website at www.discovery.co.za, go to **Medical Aid > Benefits and cover > Condition specific care programmes** to view your Diabetes Management Scorecard.

This feature is available to all members enrolled in the programme and forms a key part of how we support you in managing diabetes with confidence and clarity.

Additional benefits for members with diabetes

Your access to care at home for members with chronic conditions

- **Manage diabetes from home:** If you are registered on the Chronic Illness Benefit (CIB) for diabetes, you and your nominated Premier Plus GP can manage your condition conveniently through the Discovery Health app from the comfort of your home.
- **Access to digital support:** Qualifying members can use a range of digital services, including remote monitoring and personalised coaching, to help track and manage their chronic condition effectively.

For more details, refer to the Care at Home benefit guide on www.discovery.co.za under **Medical Aid > Find documents and certificates**.

Home Monitoring Device Benefit for essential home monitoring

- **Home monitoring device cover:** If you meet the Scheme's benefit entry criteria, you will be covered for up to R4,850 a person each year at 100% of the Discovery Health Rate (DHR) for a defined list of home monitoring devices. These include telemetric glucometers for diabetes and devices for conditions such as chronic obstructive pulmonary disease (COPD), congestive cardiac failure and pneumonia.
- **No impact on day-to-day benefits:** Approved cover for these devices will not affect your day-to-day benefits, though certain frequency limits may apply.

For more details, refer to the Connected Care for Members at Home benefit guide on www.discovery.co.za under **Medical Aid > Find documents and certificates**.

Cover for continuous glucose monitoring sensors for members living with type 1 diabetes

Advanced technology. Personal support. Care that adapts to your life.

- At Discovery Health, we're here to support you with the tools that make a real difference. One of these is **Continuous Glucose Monitoring (CGM)**: a technology designed to help you take charge of your health every day.

What is CGM?

- **CGM (Continuous Glucose Monitoring)** automatically tracks your glucose levels, day and night, and provides real-time insights into how your body is responding.



- This empowers you and your healthcare team to make more informed, timely decisions, so you can manage your diabetes with greater confidence and less guesswork.

For more details on cover for CGM sensors, refer to the Chronic Illness Benefit formulary (medicine list) on www.discovery.co.za under **Medical Aid > Manage your health plan > Find important documents and certificates.**

Who Qualifies for CGM Cover?

If you're registered on the **Chronic Illness Benefit (CIB)** for type 1 diabetes, you may qualify for CGM sensor cover when the sensors are prescribed by a doctor within the **Discovery Health network.**

Please note: This benefit is not available on the **KeyCare** plans.

What does the cover include?

Your CGM sensor cover is tailored to your age and your plan type:

Who's Covered	What You're Covered For
Children (up to 18 years)	Up to 100% of the claim, up to a maximum of R1,620 per month on all qualifying plans
Adults on Executive & Comprehensive Plans	Up to 100% of the claim, up to a maximum of R1,620 per month
Adults on other qualifying plans (excl. KeyCare)	Up to 50% of the claim, up to a maximum of R810 per month

To find a healthcare provider in our network, visit www.discovery.co.za and go to **Medical Aid > Find a healthcare provider**, click on **Find a healthcare provider** using your Discovery Health app, or call us on 0860 99 88 77.

Access to diabetic retinopathy screening

When you're registered on the CIB for diabetes, you qualify for a **fully covered** annual diabetic retinopathy screening which is a vital step in protecting your vision. Learn more about diabetic retinopathy screening [here](#).

To find a healthcare provider in our network, visit www.discovery.co.za under **Medical Aid > Find a healthcare provider**, click on **Find a healthcare provider** using your Discovery Health app, or call us on 0860 99 88 77.

Access to the Resilience Wellbeing Course

Living with a chronic condition isn't just about physical health, it can also take an emotional toll. That's why Discovery, through our digital therapeutics partner SilverCloud, offers the Resilience Wellbeing Course.

This guided course helps you build strength and emotional balance by focusing on five pillars of resilience:

- Purpose
- Self
- Connections
- Body
- Mind

Speak to your GP to learn more and find out how to get started.



Enrich your everyday cover

Managing your health may come with additional costs. The [Personal Health Fund](#) helps you stretch your day-to-day benefits further.



It pays to take care of your health

Build your **Personal Health Fund** by up to **R500** every time you complete your recommended health actions on your **Personal Health Pathway**.

Use your fund for eligible day-to-day medical expenses like GP and dentist visits.

[LEARN MORE](#)



How to contact us

	Members can call us on 0860 99 88 77 Health partners can call us on 0860 44 55 66
	Go to www.discovery.co.za to get help from our chatbot, Ask Discovery.
	You can ask us a question by just saving the number 0860 75 67 56 on your phone and typing 'Hi' to start chatting with us 24/7.
	You can send us a letter to PO Box 784262, Sandton, 2146
	You can visit our offices at 1 Discovery Place, Sandton, 2196

We welcome any feedback about our service

We would love to hear if there's anything we can improve on or if we have exceeded your expectations. Your feedback helps us serve you better. To give us feedback, you can complete our short *Complaints and compliments form* on the right side of the [Complaints, compliments or disputes page](#) under **Contact us**.

What to do if you have a complaint

1. To take your query further

If you have already contacted Discovery Health Medical Scheme and feel that your query has not been resolved, you can take the next step. Please complete our short online *Complaints and compliments form*. It's on the right side of the [Complaints, compliments and disputes page](#) under section 1, Contact us.

2. To contact the principal officer

If you are still not satisfied with the outcome after following the process in Step 1, you can escalate your complaint to the principal officer of Discovery Health Medical Scheme by choosing one of these options:

- Complete our short online *Contact the principal officer form*. You'll find it on the right side of the [Complaints, compliments and disputes page](#) under section 2, Contact us.
- Send an email to principalofficer@discovery.co.za.

3. To lodge a dispute

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

4. To contact the Council for Medical Schemes

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You can contact the Council directly at any stage of the complaints process, but we encourage you to follow the steps above before doing so.

The contact details are:

	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
	0861 12 32 67
	www.medicalschemes.co.za

Your privacy matters to us

We take your privacy seriously. We're committed to protecting your personal information and keeping it safe and confidential. You can read our full privacy statement anytime at www.discovery.co.za > **MEDICAL AID** > **About Discovery Health Medical Scheme**.