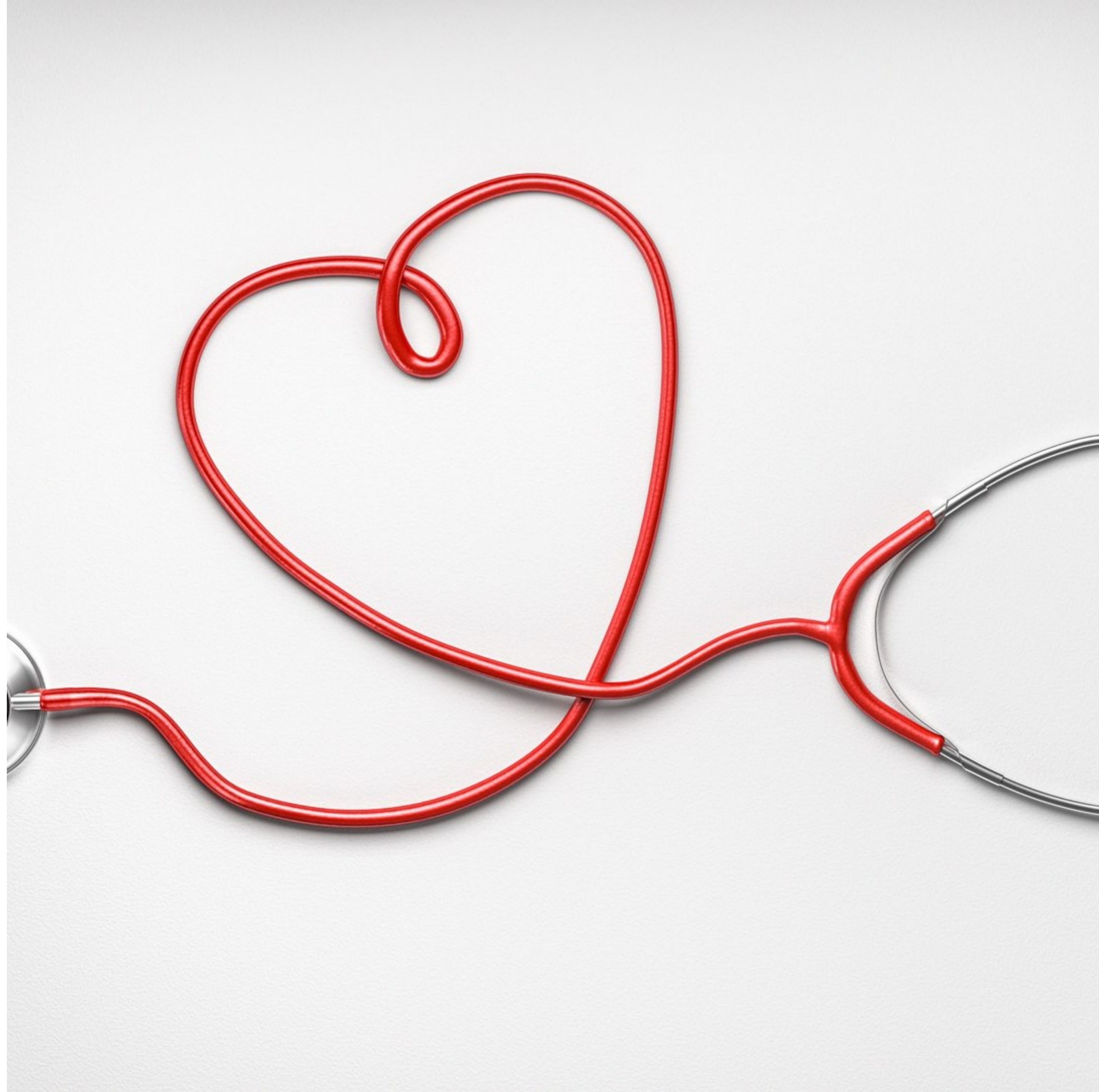


**AON**

# **Medical Schemes**

## **Chronic Illness Benefit**



# Chronic Illness Benefit

# Chronic Illness Benefit

## What is a chronic condition?

A chronic condition is a health condition or disease that is persistent or otherwise long-lasting in its effects or a disease that comes with time.

The term chronic is often applied when the course of the disease lasts for more than three months

## Chronic Illness Benefit cover

All medical aid options have a benefit for the 27 chronic conditions on the Prescribed Minimum Benefit Chronic Disease List (CDL).

### **Members need to apply for the benefit.**

Some medical aid options cover additional conditions. These are called the Additional Disease List (ADL)

## Benefits on CDL

Conditions on the Chronic Disease List are covered in full, provided members use the Scheme's preferred providers as well as medicine on the formulary applicable to their option.

Once approved, members are covered for Consultations, blood tests and medicines for the treatment of their chronic condition

## Medicine cover

Chronic medicine is used on an ongoing basis to treat chronic health conditions .

If the formulary is not used, the member will have to pay a co-payment on the cost of the medicine.

If medication is not approved, it will be funded from their day-to-day benefit

# Chronic Illness Benefit

## List of 27 CDL conditions

### A

- Addison's disease
- Asthma

### B

- Bipolar mood disorder
- Bronchiectasis

### C

- Cardiac dysrhythmias
- Cardiac failure
- Cardiomyopathy
- Chronic obstructive pulmonary disease
- Chronic renal disease
- Coronary artery disease
- Crohn's disease

### D

- Diabetes insipidus
- Diabetes mellitus Type 1
- Diabetes mellitus Type 2

### E

- Epilepsy

### G

- Glaucoma

### H

- Haemophilia
- Hyperlipidaemia
- Hypertension
- Hypothyroidism
- HIV

### M

- Multiple sclerosis

### P

- Parkinson's disease

### R

- Rheumatoid arthritis

### S

- Schizophrenia
- Systemic lupus erythematosus

### U

- Ulcerative colitis

## List of ADL (Additional Disease List conditions)

Please refer to your respective medical aid brochure and plan option

- Bonitas
- Discovery Health

# Chronic Care Programmes

# Medical Schemes Chronic Care Programmes

## Bonitas

### Mental Health

Available to members who suffer from depression, anxiety, PTSD and alcohol abuse

- Access to a Care Manager who will work with you and your treating doctor
- A digital platform

### Diabetes

- Cover for the tests required for the management of diabetes as well as other chronic conditions
- Access to diabetes doctors, dieticians and podiatrists
- Access to a dedicated Health Coach
- Offers a personalised care plan

### HIV/AIDS

- Covers HIV-related GP consultations
- Covers medicine to treat and prevent
- Covers 1 annual pap smear for members who had a positive cytology test
- Treatment and prevention of opportunistic infections
- Counselling support

## Discovery Health

### Depression Risk Management & Mental Health

Access to cover for the management of major depression including cover for

- Network GP or Psychologist consultations
- Dietician consultations
- Prescribed medication
- Individual or group psychotherapy sessions

### Diabetes

- Additional glucometer strips
- Consultations with dieticians and biokineticists
- Nurse educator assistance

### Cardio Care

Covers members registered for high blood pressure, cholesterol or ischaemic heart disease

- Defined basket of care
- Annual cardiovascular assessment if referred by a Premier Plus GP

### HIV/AIDS

- Clinical care
- Cover for social workers
- Prescribed medicine

## List of ADL (Additional Disease List conditions)

Please refer to your respective medical scheme brochure and plan option

### Bonitas options with ADL

- Standard
- BonClassic
- BonComplete
- BonComprehensive

### Discovery Health plans with ADL

- Executive Plan
- Classic Comprehensive Plan

# How to Apply for Chronic Illness Benefit

For a condition to be covered from the Chronic Illness Benefit (CIB), there are certain benefit entry criteria the member needs to meet.

You need to apply for each chronic condition to be covered from the CIB.

The scheme will only pay for the medicine and treatment from the CIB if your condition and medicine is approved.

You or your doctor may need to provide extra information or certain test results to confirm the diagnosis of the condition you are applying for.

The information they require to complete the review of your application is indicated on the CIB application form for the conditions for which you are applying.

Your doctor should send the completed Chronic Illness Benefit (CIB) application form to your scheme

The scheme do not cover experimental, unproven or unregistered treatments or practices

Enrolling in the care programmes will give you access to a basket of care for tests and consultations that are covered from your chronic benefit and not your day-to-day benefit

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# Thank You