

MENTAL HEALTH CARE PROGRAMME

DISCOVERY HEALTH MEDICAL SCHEME
2026





Overview

Experiencing episodes of depression can be tough to navigate. The Mental Health Care Programme, in partnership with your nominated Premier Plus GP or psychologist, is here to walk alongside you, offering dedicated support and practical tools to help you manage your condition. This programme ensures you have access to high-quality, coordinated care so that you never feel alone on your journey to better health.

This brochure gives you everything you need to know about the programme, available across all Discovery Health Medical Scheme plans.

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)	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.
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
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).
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
Prescribed Minimum Benefits (PMB)	In terms of the Medical Schemes Act 131 of 1998 and its Regulations, all medical schemes have to cover the cost related to the diagnosis, treatment and care of: <ul style="list-style-type: none"> • An emergency medical condition • A defined list of 271 diagnoses • A defined list of 27 chronic conditions. The Council for Medical Schemes has set the following rules for how to access Prescribed Minimum Benefits:



TERMINOLOGY	DESCRIPTION
	<ul style="list-style-type: none"> Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions. The treatment that you need must be provided for in the defined benefits. You must use designated service providers in our network. This does not apply in emergencies. Where appropriate and in line with 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 designated service provider, we will pay up to 80% of the Discovery Health Rate. You will be responsible for the difference between what we pay and the actual cost of your treatment. <p>If your treatment doesn't meet the above criteria, we will pay according to your plan benefits</p>
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
Selective serotonin re-uptake inhibitor (SSRI)	A group of common antidepressants like Fluoxetine, Sertraline, Citalopram, Escitalopram, Sertraline and Fluvoxamine.

How to enrol in the Mental Health Care Programme

You can be enrolled in the programme by a Premier Plus GP or a Mental Health Care Programme network psychologist, using HealthID, once you've given your consent. Members on the KeyCare Series or Active Smart Plan can **only** be enrolled by their nominated Premier Plus GP.

Enrolment criteria based on your plan:

- Members on KeyCare Plans must be enrolled by their nominated KeyCare network GP who is also a Premier Plus GP.
- Members on the KeyCare Start and KeyCare Start Regional Plan must remember that they must access their nominated Premier Plus GP via the online practice.
- Members on Smart and Smart Saver plans must be enrolled by their nominated Smart network GP who is also a Premier Plus GP.
- Members on Essential Dynamic Smart and Active Smart plan can only be enrolled on the Programme by their nominated Premier Plus GP. They cannot be enrolled by a psychologist as psychotherapy claims will only be paid at 80% and the member will be liable for the remaining 20%.

Visit www.discovery.co.za under Medical Aid > Find a healthcare provider or click on **Find a healthcare provider** on the Discovery app to find a doctor or psychologist in the network. [Give your nominated Premier Plus GP consent to access your Electronic Health Record \(EHR\)](#) to enrol you on the Programme.

The Mental Health Care Programme runs for six months, with the option to extend to 12 months if clinically appropriate. Requests for an extension must be submitted within 30 days before or after the Programme's end date and must be done with the enrolling psychologist or GP using HealthID.

Nominate a primary care GP

We have seen over and over that when a single doctor oversees your care, your health outcomes improve. That is why we ask that you and your dependants nominate a primary care GP, especially for managing chronic conditions.

When you visit your nominated network GP, we will cover the full consultation for chronic condition management. Members on the Executive Plan can visit any Discovery Health Network GP for full cover.



If you choose to see a non-nominated or out-of-network GP, you may need to pay a co-payment. You can change your nominated GP up to three times a year. This will not affect cover for your chronic medicine, chronic conditions managed by a specialist, or consultations for acute conditions.

Nominate your GP or manage your existing nomination [here](#).

Your nominated Premier Plus GP and/or network psychologist will work with you to manage your condition

Once enrolled, you will receive personalised support from your nominated Premier Plus GP or psychologist. They'll use a tailored dashboard on HealthID to monitor your progress and ensure every part of your care is aligned. The programme runs for six months and can be extended to 12 months if clinically appropriate

Benefits available on the Mental Health Care Programme

Once enrolled, you will have access to additional care beyond those covered by Prescribed Minimum Benefits. These benefits include:

- **Up to three consultations** (in-person or virtual) with your enrolling Premier Plus GP.
- **Cover for Psychotherapy:** If you are registered for a mental health condition under the PMBs, those psychotherapy sessions are covered from your approved PMB basket first. After that, you can access up to R3,611.20 per year (paid at the DHR) for individual or group psychotherapy sessions with a network psychologist. These can be psychotherapy sessions of up to 60 minutes each.
- One internet-based Cognitive Behavioural Therapy (iCBT) course (for members 18 years and older), if referred by your GP or psychologist. Payment of iCBT is subject to the cover amount for additional psychotherapy consultations stated above.

In addition to the above benefits, once enrolled by your nominated Premier Plus GP, you also have access to additional funding for antidepressant medicine:

- Members on the *Executive and Comprehensive plans* have access to any medicine in the Selective Serotonin Reuptake Inhibitor (SSRI) class up to a monthly maximum cover amount of R130.
- Members on the *Priority, Saver, Smart Saver, Smart, Core and KeyCare plans* have access to any medicine in the SSRI class up to a monthly maximum cover amount of R110.

Extended Programme

- Should the Programme be extended for a further six months, the member will have access to the following benefits:
 - Up to two consultations (in-person or virtual) with your enrolling Premier Plus GP.
 - An additional 6 months supply funding for antidepressant medicine paid up to the rand amount in line with the member's chosen plan.

Out-of-hospital management of depression as a Prescribed Minimum Benefit

Disease management programmes like this one can significantly improve care. If you're diagnosed with depression, you can also apply for PMB cover for out-of-hospital management. Enrolment onto the Mental Health Care Programme will automatically open up access to PMB cover, if approved.

If you're on Active Smart or any of the KeyCare plans, you must be enrolled in the Mental Health Care Programme to avoid a co-payment on your out-of-hospital psychotherapy sessions for depression.

- If you are enrolled, your psychotherapy is covered at the Discovery Health Rate.
- If not enrolled, we'll cover your psychotherapy up to 80% of the DHR and you will need to pay the balance.

You can find more information on out-of-hospital management of a Prescribed Minimum Benefit condition [here](#).

You and your dependants can complete a Mental Wellbeing Assessment on the website or on the Discovery Health app > My health > View available screenings. You can also access the [Mental Health Information hub](#) for additional resources and content for enhanced mental health support.



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**.