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On Fedhealth Benefits



The Chronic Disease Benefit & how it really works

Chronic medication is medicine prescribed by a Doctor, that is life sustaining, i.e. medicine that without which a life would be endangered. It's also therefore medication that has to be taken on an ongoing basis. Fedhealth has a comprehensive Chronic Disease Benefit that cares for chronic patients and their specific needs.

Chronic Disease Benefit												
	Maxima Plus	Maxima Exec	Maxima Standard	Maxima Standard ^{Elect}	Maxima Advanced	Maxima Basis/ Basis ^{GRID}	Maxima Saver/ Saver ^{GRID}	Maxima EntrySaver	Maxima Dynamic Saver	Maxima Core/ Core ^{GRID}	Maxima EntryZone	Maxima Dynamic Hospital
Cover												
Limit	R13 600 per beneficiary, subject to an overall limit of R25 400 per family	R6 430 per beneficiary, subject to an overall limit of R11 900 per family	R5 120 per beneficiary, subject to an overall limit of R10 200 per family		R4 240 per beneficiary, subject to an overall limit of R7 620 per family	Prescribed Minimum Benefits only						
In-benefit (lists 1, 2 & 3 below)												
Conditions covered	51 conditions See lists 1, 2 & 3 below		39 conditions See lists 1 & 2 below		51 conditions See lists 1, 2 & 3 below	See list 1 below						
Formulary	Comprehensive formulary	Restrictive formulary	Restrictive formulary		Restrictive formulary	Restrictive formulary	Basic formulary			Restrictive formulary	Basic formulary	
Designated Service Provider (DSP)	Service provider of choice	Medi-Rite, Dis-Chem & Pharmacy Direct	Medi-Rite, Dis-Chem & Pharmacy Direct		Medi-Rite, Dis-Chem & Pharmacy Direct	Medi-Rite, Dis-Chem & Pharmacy Direct			Pharmacy Direct	Medi-Rite, Dis-Chem & Pharmacy Direct	Pharmacy Direct	
Out-of-benefit (list 1 below only)												
Formulary	Comprehensive formulary	Restrictive formulary	Restrictive formulary		Restrictive formulary	Out-of-benefit does not apply						
Designated Service Provider (DSP)	Service provider of choice	Medi-Rite, Dis-Chem & Pharmacy Direct	Medi-Rite, Dis-Chem & Pharmacy Direct		Medi-Rite, Dis-Chem & Pharmacy Direct							
HIV/ AIDS medicine benefit including treatment for mother-to-child transmission, rape & post-exposure prophylaxis												
Limit	Unlimited											

The Chronic Disease Benefit covers 51 chronic conditions on Maxima Plus, Maxima Exec and Maxima Advanced, 39 chronic conditions on Maxima Standard and Maxima Standard^{Elect} and the 25 Prescribed Minimum Benefit (PMB) conditions on Maxima Basis, Maxima Basis^{GRID}, Maxima Saver, Maxima Saver^{GRID}, Maxima EntrySaver, Maxima Dynamic Saver, Maxima Core, Maxima Core^{GRID}, Maxima EntryZone and Maxima Dynamic Hospital. Consult the table for a list of these conditions below.

Formularies and DSPS

The Scheme makes use of formularies and Designated Service Providers (DSPS) to manage the cost and ensure accessibility and appropriate level of care for all our members:

Formularies - a formulary is an approved list of medication for each of the PMB chronic conditions covered by the Scheme. These formularies in no way compromise the quality of healthcare that the member receives. Formularies are also subject to the MPL

DSPS - Fedhealth's Designated Service Providers (DSPS) are the Medi-Rite group of pharmacies located in Checkers and Shoprite supermarkets, Dis-Chem and Pharmacy Direct, a courier pharmacy. Use of the DSP is dependent on the option choice.

Co-payments

If the option requires the use of Fedhealth's DSPS (Medi-Rite pharmacies, Dis-Chem and Pharmacy Direct), or is subject to one of Fedhealth's formularies, and the member chooses to rather use a service provider of choice or out-of-formulary medication, please note that this will attract a 40% co-payment on the cost of the medication. If this is in respect of a PMB condition, then the co-payment is not refundable from savings.

Medicine Price List (MPL)

Medication will be covered at the Medicine Price List (MPL) rates up to the limits as specified in the chosen option. MPL is a reference price list that benchmarks each product against generically similar products. It does not restrict member's choice, but limits the amount that the Scheme will refund for each product. The MPL reference price is set at a level to ensure that a number of medicines will be available without any co-payment.

How to apply for the Chronic Disease Benefit

STEP 1: Collect the information needed to apply

You will need the following information to apply. If you need help gathering this information, please contact us.

- Membership number
- Dependant code
- ICD10 code
- Drug name, strength and quantity
- Prescribing doctor's practice number
- Diagnostic test results, e.g. Total Cholesterol, LDL, HDL, glucose tests, thyroid (depending on your condition).

STEP 2: Apply

You have a choice of how to apply:

Apply by telephone: You can call Chronic Medicine Management (CMM) between 08h30 and 19h00, Monday to Thursday and 09h00 to 19h00 on Fridays. Phone **0860 002 153**.

Apply on our website: Go to www.fedhealth.co.za. You will need to register on the website before you can apply. Once you have registered, click on "my authorisations" and then select "my chronic application". Select the person that you want to apply for and then click on the "Chronic" authorisation button at the bottom of the page. Then select "New Chronic Application".

Ask your doctor or pharmacist to apply on your behalf. They can do an online application or contact our Provider Call Centre on 0861 112 666.

STEP 3: What happens next?

The Chronic Disease Benefit is subject to clinical guidelines and protocols through interventions done by our clinical team, as well as built-in system intelligence. We will reply to your application right away. If we need more information, we will let you, your doctor or your pharmacist know exactly what information to give to us.

If we do not approve the application, we will give you the reasons why, and you will have the opportunity to ask us to review our decision.

STEP 4: You get your medicine access card

If we approve your application, we will give you a medicine access card. Your medicine access card will record the medical condition that we have approved treatment for.

We will give you treatment guidelines

The scheme has set up treatment guidelines for the 25 Prescribed Minimum Benefit chronic conditions to ensure that you have access to appropriate treatment for your condition. You will receive details of the treatment guidelines with your letter from CMM.

If there is a co-payment on your medicine

If you find that the medicine your doctor has prescribed for you has a co-payment, because it costs more than the ceiling price given in the Medicine Price List, you can ask your pharmacist to help you to change it to a generic medicine that the scheme covers in full.

If the medicine has a co-payment because it is not in the formulary then you should discuss a possible alternative with your prescribing doctor.

We will approve a chronic condition, not individual chronic medications

Thanks to a streamlined, simplified approval process for chronic medication called Disease Authorisation, you can apply for approval of a chronic condition, as opposed to a single chronic medication.

This means that the Scheme will approve an entire list of medication for your specific condition (known as a basket of medicine). So, if your doctor should ever change your medication, you will most likely already be approved for it - provided it's in the basket. On a more practical level it means that when you need to change or add a new medicine for your condition, you can do this quickly and easily at your pharmacy with a new prescription, without having to contact Fedhealth at all.

If you would like to check what medicine is available to you in your condition's basket, visit www.fedhealth.co.za and log in as a member to use our handy Disease Authorisation Medicine Search tool. If you are not registered on the site, click 'Register' and follow the instructions.

Chronic medication delivered to your door

To give you the added convenience of having your chronic medication delivered directly to you (home, work, temporary address or nearest Post Office), you can use our designated service provider (DSP), Pharmacy Direct, for free-of-charge courier services.

Pharmacy Direct has a proven track record of friendly professional service and on time deliveries. For more information, visit www.pharmacydirect.co.za or get in touch by calling **0860 027 800**, Mondays to Fridays from 07h30 to 17h00. Remember to include your Fedhealth membership number on all communication!

However, should you prefer, you can visit over 150 Medi-Rite pharmacies in Checkers or Shoprite stores or almost 100 Dis-Chem pharmacies countrywide to collect your medication.

List 1: PMB conditions (all options)

1. Addison's Disease
2. Asthma
3. Bipolar Mood Disorder
4. Bronchiectasis
5. Cardiac Dysrhythmias
6. Cardiac Failure
7. Cardiomyopathy
8. COPD/ Emphysema/ Chronic Bronchitis
9. Chronic Renal Disease
10. Coronary Artery Disease
11. Crohn's Disease
12. Diabetes Insipidus
13. Diabetes Mellitus type 1 & type 2
14. Epilepsy
15. Glaucoma
16. Haemophilia
17. Hyperlipidaemia
18. Hypertension
19. Hypothyroidism
20. Multiple Sclerosis
21. Parkinson's Disease
22. Rheumatoid Arthritis
23. Schizophrenia
24. Systemic Lupus Erythematosus
25. Ulcerative Colitis

List 2: Maxima Plus, Maxima Exec, Maxima Standard, Standard^{Elect} and Maxima Advanced

1. Ankylosing Spondylitis
2. Anorexia Nervosa
3. Attention Deficit Disorder (in children only)
4. Bulimia Nervosa
5. Depression
6. Dermatomyositis
7. Generalised Anxiety Disorder
8. Narcolepsy
9. Obsessive Compulsive Disorder
10. Panic Disorder
11. Paraplegia/Quadriplegia (associated medicine)
12. Post-Traumatic Stress Syndrome
13. Scleroderma
14. Tourette's Syndrome

List 3: Maxima Plus, Maxima Exec and Maxima Advanced

1. Angina
2. Barrett's Oesophagus
3. Conn's Syndrome
4. Cushing's Syndrome
5. Deep Vein Thrombosis
6. Gastro-Oesophageal Reflux Disease
7. Polyarteritis Nodosa
8. Pulmonary Interstitial Fibrosis
9. Thromboangitis Obliterans
10. Thrombocytopaenic Purpura
11. Valvular Heart Disease
12. Zollinger-Ellison Syndrome

CONTACT NUMBERS

Please call **0860 002 153** for all general enquiries and customer care assistance, including benefit and limit confirmation and document requests, as well as Hospital authorisations, chronic medication enquiries and oncology related authorisations.

Disease Management
0860 101 306

Europ Assistance
0860 333 432

MVA Third Party Recovery Department
012 431 9720/18

Fedhealth Baby
0861 116 016

