

## Compassionate Care Benefit

### Who we are

LA Health Medical Scheme (referred to as 'the Scheme'), registration number 1145, 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). We take care of the administration of your membership for the Scheme.

### Overview

Members with advanced illnesses that require palliative care have access to the Compassionate Care Benefit (CCB). The CCB provides access to palliative care benefits provided by a multidisciplinary team, in the comfort of the home, or in a hospice facility.

The Compassionate Care Benefit is available to all LA Health Medical Scheme members, with the exception of members on the LA KeyPlus option, for specific non-cancer related conditions. Members with advanced cancer who require palliative care have access to the Advanced Illness Benefit (AIB). You can find out more about the Advanced Illness Benefit on [www.lahealth.co.za](http://www.lahealth.co.za).

### 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
Prescribed Minimum Benefits (PMB)	<p>In terms of the Medical Schemes Act 131 of 1998 and its Regulations, all medical schemes have to cover the costs related to the diagnosis, treatment and care of:</p> <ul style="list-style-type: none"> <li>• An emergency medical condition</li> <li>• A defined list of 270 diagnoses</li> <li>• A defined list of 27 chronic conditions</li> </ul> <p>To access Prescribed Minimum Benefits (PMB), 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 PMB conditions.</li> <li>• The treatment needed must match the treatments in the defined benefits.</li> <li>• You must use the services of Designated Service Providers (DSP) in our Networks. This does not apply in emergencies. However, even in those cases, where appropriate and according to the Rules of the Scheme, you may be transferred to a hospital or other service provider in our Network once your condition has stabilised. If you do not use a DSP we will pay up to 80% of the LA Health 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 fund according to the benefits of your chosen Benefit Option.</p>
ICD-10 code	<p>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).</p> <p>All claims must have an ICD-10 code.</p>
Day-to-day benefits	<p>These are the funds allocated to the Medical Savings Account or Above Threshold Benefit, for members on the LA Comprehensive Option; the Extended-Day-to-day Benefit and Medical Savings Benefit for LA Core and LA Active and the Medical Savings Account for members on LA Focus. On LA KeyPlus the day-to-day benefits are paid for by the Scheme from the Major Medical Benefit.</p>
LA Health Rate	<p>This is the rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.</p>

### Your doctor is required to register you for cover on the Compassionate Care Benefit

To register, your doctor needs to complete the Advanced Illness Benefit and Compassionate Care Benefit application form and email it to [AIB@discovery.co.za](mailto:AIB@discovery.co.za). The application form is available on our website at [www.lahealth.co.za](http://www.lahealth.co.za).

### Access to the Compassionate Care Benefit is voluntary and is subject to clinical entry criteria

To be eligible for this benefit, you must meet specific clinical entry criteria. Once approved and enrolled, you will have access to the benefits offered by the Compassionate Care Benefit.

## The Compassionate Care Benefit at a glance

### Members on the Compassionate Care Benefit have access to the following:

#### Support from a dedicated care coordinator

A dedicated care coordinator, who is a registered nurse, will contact you (or your family member) once we have registered you on the Compassionate Care Benefit. The care coordinator will support you and your family and will work closely with your GP and/or specialist to ensure you receive the best of care at all times.

#### Personalised support and counselling

If you are registered on the Compassionate Care Benefit, you and your family will have access to counselling services for support during this difficult time.

#### Comprehensive home-based care

When you are registered on the Compassionate Care Benefit, you will have access to personalised home-based care services such as:

- medical care by palliative care trained doctors
- rental of home oxygen concentrator
- pain management and symptom control
- psychosocial support from social workers, counsellors or psychologists trained in palliation
- limited bereavement counselling for the family.

The following services are subject to additional authorisation and managed care entry criteria may apply:

- home based visits from a nurse specialising in palliative care
- limited home nursing care- (excludes frail care)
- hiring/rental of specific equipment
- Hospice care at home and/or in-patient units, where available
- limited radiology and pathology.

Benefits for oxygen, pain management and home nursing are subject to authorisation and managed care criteria.

#### Access to specialised telephonic support

If you are registered on the Compassionate Care Benefit, you can call 011 529 6797 during working hours for assistance with Compassionate Care Benefit related authorisations or claims-related enquiries.

## Your cover on the Compassionate Care Benefit

### The Compassionate Care Benefit pays for services provided by a multidisciplinary team

We will pay for healthcare services provided by any of the healthcare professionals represented in the palliative multidisciplinary team, according to a specific basket of care and your agreed care plan. These costs will not affect your day-to-day benefits and will be paid at the LA Health Rate from the Major Medical Benefit, up to the overall benefit limit.

### There is an overall limit for the Compassionate Care Benefit

Compassionate Care benefits are available for registered patients on LA Comprehensive, LA Core, LA Active, and LA Focus for 120 days from the date of registration.

### We may continue to pay for your care as a PMB when you reach the limit

When you reach the Compassionate Care Benefit limit, and if yours is a PMB condition, we may continue to pay the costs as such, subject to authorisation. To register, your doctor needs to complete the application form for out-of-hospital management of a Prescribed Minimum Benefit condition and email it to [PMB\\_APP\\_FORMS@discovery.co.za](mailto:PMB_APP_FORMS@discovery.co.za), together with supporting documents.

### Palliative care must be accessed from providers who are registered with the Board of Healthcare Funders

LA Health Medical Scheme will pay for these healthcare services or treatments as long as the application is approved, and you make use of the services of appropriately registered providers (with a valid Board of Healthcare Funders (BHF) registration number) who use valid tariff codes for the healthcare service or treatment.

### We need the appropriate ICD-10 codes on accounts

All accounts for palliative care must have a relevant and correct ICD-10 code (diagnosis code) for us to pay it from the correct benefit. To make sure there isn't a delay in paying your healthcare providers' accounts, please notify the team managing your treatment (or your loved one's treatment) about this requirement.

## Nominating a person to assist you

Where you, as the patient, choose to nominate someone to assist you with managing your relationship with the Scheme, you can complete a third-party consent form. This form is available at

[www.lahealth.co.za](http://www.lahealth.co.za) or you can call us on 0860 103 933 to request a copy of the form. If, at any stage, you want to revoke consent for sharing information, you must notify us accordingly.

## Contact us

You can call us on **0860 103 933** or visit [www.lahealth.co.za](http://www.lahealth.co.za) for more information.

## Complaints process

You can lodge a complaint or query with LA Health Medical Scheme directly on 0860 103 933 or address a complaint in writing to the Principal Officer. If your complaint remains unresolved, you can lodge a formal dispute by following LA Health Medical Scheme's internal disputes process.

Once the Scheme's internal processes are exhausted, and the issues remains unresolved, you may 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 / [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za) / 0861 123 267 /

[www.medicalschemes.co.za](http://www.medicalschemes.co.za)