

Advanced Illness Benefit

Who we are

Engen Medical Benefit Fund, referred to as ‘the Fund’, registration number 1572, 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 Fund.

Overview

The Advanced Illness Benefit (AIB) provides you or any of your dependants, who have an illness in an advanced stage, with access to comprehensive palliative care, provided by a multidisciplinary team, in the comfort of your own home or in a hospice facility.

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 some of the terms we use.

TERMINOLOGY	DESCRIPTION
Day-to-day benefits	Day-to-day benefits are first paid up to 100% of the Fund Rate from the Medical Savings Account (MSA). Once the available Medical Savings has been used, Primary Care Benefits are paid for by the Fund, up to a limit.
Fund Rate	This is the rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.
ICD-10 code	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).
Palliative care	Palliative care is an approach that improves the quality of life of patients and their families’ facing problems associated with life-threatening illness, through the prevention and relief of suffering, the early identification and impeccable assessment and treatment of pain and other problems, physical, psychosocial and spiritual.

Your doctor must register you for cover on the Advanced Illness Benefit

To register, your doctor needs to complete the Advanced Illness Benefit application form and email it to AIB@discovery.co.za. The application form is available on the website, at www.engenmed.co.za

Access to the Advanced Illness Benefit is subject to clinical entry criteria

The benefit pays for palliative care in advanced stages of illness, where curative treatment has ceased and there is a palliative care plan to address symptoms related to the illness. If your application is approved, you will have access to the benefits offered by the Advanced Illness Benefit.

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The Advanced Illness Benefit at a glance

On the Advanced Illness Benefit you have access to the following

- Support from a dedicated care coordinator: a registered nurse will contact you (or your family member), once your doctor has registered you on the Advanced Illness 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 for you and your family during this difficult time.
- Comprehensive home-based services, such as:
 - medical care by palliative care trained doctors
 - rental of home oxygen concentrator and back up cylinder
 - pain management and symptom control
 - psychosocial support from social workers, counsellors, or psychologists trained in palliation.

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
- hiring/rental of specific equipment
- limited radiology and pathology
- Access to specialised telephonic support.
- Access to limited home nursing and in patient hospice care, personalised support and counselling: Members enrolled on AIB have access to home nursing with a limited duration or in patient hospice care, subject to authorisation and managed care criteria.

When you are registered on the Advanced Illness Benefit, you can contact 011 529 6797 during working hours for assistance with Advanced Illness Benefit-related authorisations, or claims-related enquiries.

Your cover on the Advanced Illness Benefit

The Advanced Illness Benefit pays for services provided by a multidisciplinary team

Engen Medical Benefit Fund will pay for healthcare services provided by any of the Healthcare Professionals represented in the multidisciplinary palliative care team, according to a specific basket of care and the agreed individual member care plan. These costs will not affect your day-to-day benefits and will be paid for by the Fund, up to the Fund Rate.

Palliative care must be provided by a registered healthcare professional

Engen Medical Benefit Fund will pay for these healthcare services or treatments as long as the AIB application is approved, and you use the service of appropriately registered providers (Board of Healthcare Funders (BHF) registration), who use valid tariff codes for the healthcare service or treatment.

Upon successful enrolment on the AIB, the Palliative doctor may bill a once off fee for advanced care planning, thereafter a monthly management fee can be billed to ensure continued support whilst enrolled.

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), as indicated on your authorisation letter, for us to pay these from the correct benefit. To ensure there isn't a delay in paying the 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 in dealing with the Fund, you can complete a third party consent form. This form is available on the website www.engenmed.co.za. If at any stage, you wish to revoke the consent for sharing of information, you can notify us accordingly.

Contact us

You can call us on 0800 001 615 or log in to www.engenmed.co.za for more information.

Queries or complaints

You may lodge a query or complaint with the Engen Medical Benefit Fund directly on 0800 001 615, or send your query or complaint in writing to the Principal Officer at the Fund's address. If the matter remains unresolved or you do not accept the outcome, follow the Fund's disputes resolution process as indicated on the website, www.engenmed.co.za

Once you have exhausted that process, you may, as a last resort, 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 / 0861 123 267 / complaints@medicalschemes.co.za / www.medicalschemes.co.za