

## Mental Health Care Programme

### Who we are

Engen Medical Benefit Fund (referred to as 'the Fund'), registration number 1572, is a not-for-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd, registration number 1997/013480/07, (referred to as 'the administrator') is a separate company and an authorised financial services provider and is responsible for the administration of your membership on behalf of the Fund.

### Overview

Together with the services provided by your healthcare provider, the Fund's Mental Health Care Programme will help you to actively manage episodes of Major Depression. The Programme gives you and your healthcare provider access to tools and benefits to monitor and manage your condition, ensure you get high quality, coordinated healthcare and the best outcomes.

This document gives you more information about the Mental Health Care Programme.

### About some of the terms we use in this document

To help you to better understand the information in this document, we provide the meanings of some of the terminology we use.

Terminology	Description
<b>Designated service provider (DSP)</b>	A healthcare provider (for example doctor, specialist, pharmacist or hospital) who we have an agreement with to provide treatment or services at a contracted rate.
<b>Emergency medical condition</b>	An emergency medical condition, also referred to as an emergency, is the sudden and, at the time unexpected onset of a health condition that requires immediate medical and surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part or would place the person's life in serious jeopardy. An emergency does not necessarily require a hospital admission. We may ask you for additional information to confirm the emergency.
<b>Fund Rate</b>	This is a rate set by us. We pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services at this rate.
<b>HealthID</b>	HealthID is an application (computer software program) that gives your doctor fast, up-to-date access to your health information. Once you have given consent, your doctor can use HealthID to access your medical history, gain insight into your benefits, make referrals to other healthcare professionals, study your blood test results, and write electronic prescriptions and referrals.

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Terminology	Description
<b>Prescribed Minimum Benefits (PMBs)</b>	<p>In terms of the Medical Schemes Act of 1998 (Act No. 131 of 1998) and its Regulations, all medical schemes must 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 271 diagnoses</li> <li>• A defined list of 27 chronic conditions.</li> </ul> <p>To access Prescribed Minimum Benefits, 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 Prescribed Minimum Benefit conditions</li> <li>• The treatment needed must match the treatments in the defined benefits</li> <li>• You must use Designated Service Providers (DSPs) in our network. This does not apply in emergencies. However even in those cases, where appropriate and according to the Rules of the Fund, 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 DSP we will pay up to 80% of the Fund 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 pay according to your benefits.</p>
<b>Fund Rate</b>	This is a rate set by us. We pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services at this rate.
<b>Selective serotonin re-uptake inhibitor (SSRI)</b>	Selective serotonin re-uptake inhibitors are a class of antidepressant medicine that includes Fluoxetine, Paroxetine, Citalopram, Escitalopram, Sertraline and Fluvoxamine.
<b>ICD-10 diagnosis code</b>	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 Organisation (WHO).
<b>Premier Plus GP</b>	A Premier Plus GP is a network GP who is contracted with us to provide you with high quality healthcare for your condition.

## How to join the Mental Health Care Programme

A Premier Plus GP or a Psychologist in the Mental Health Care Programme network can enrol you on the Programme through HealthID, provided you give consent.

Visit [www.engenmed.co.za](http://www.engenmed.co.za) to find a provider in the network.

## Your Premier Plus GP and Psychologist will work with you to manage your condition

The Programme gives you and your healthcare provider access to tools and benefits to monitor and manage your condition and to ensure you have access to coordinated care.

Your healthcare provider can track your progress on a personalised dashboard on HealthID. This will help to identify which areas require attention so that your healthcare provider can improve the management of your condition.

The Programme runs over 6-months but can be extended to 12 months by the enrolling healthcare provider using the HealthID platform, where clinically appropriate.

## Benefits available on the Mental Health Care Programme

When enrolled on the Programme, you will have access to the following benefits:

- Up to three consultations (virtual or face-to-face) with your enrolling Premier Plus GP.
- If you are registered for a mental health condition under the Prescribed Minimum Benefits (PMB), psychotherapy sessions will be paid from your approved PMB basket of care first.

Thereafter, you have access to individual psychotherapy sessions or group therapy sessions with a Programme network psychologist. Psychotherapy sessions in the Programme are paid up to a total cover amount of R3,479 per person per year. You can claim for psychotherapy sessions up to a maximum of 60-minutes per session until you reach the benefit limit. If you are 18 years or older, you also have access to one internet-based Cognitive Behavioural Therapy (iCBT) course when referred by your enrolling Premier Plus GP or network psychologist.

- When enrolled by a Premier Plus GP, you have access to antidepressant medicine in the SSRI class up to a monthly amount of R130.

## Contact us

You can contact us on **0800 001 615** or visit our website at [www.engenmed.co.za](http://www.engenmed.co.za) for more information.

## Queries or complaints

You may lodge a query or complaint with the Fund directly on 0800 001 615 or by emailing [service@engenmed.co.za](mailto:service@engenmed.co.za). If you are not satisfied with how your query was resolved, please send a complaint in writing to the Principal Officer at the Fund's registered address. If you remain dissatisfied, you may lodge a formal dispute, which is to be heard by the Fund's Disputes Committee. You can read more about the disputes process on [www.engenmed.co.za](http://www.engenmed.co.za)

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