

MEDI BRIEF

MARCH 2020

Scheme Benefits for the treatment of coronavirus

We have recently published an article about the Scheme benefits for the treatment of the coronavirus disease.

As per the article, the normal in- and out-of-hospital benefits, protocols and authorisation requirements would apply, according to the Scheme Rules, just as they would for the treatment of an influenza virus infection (flu).

You can find the article on our dedicated coronavirus page on www.angloms.co.za.

For information about the coronavirus itself, please stay up to date with information from reputable sources, such as the National Institute for Communicable Diseases (NICD): <http://www.nicd.ac.za/diseases-a-z-index/covid-19/> or the World Health Organization (WHO): <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>.

If you have symptoms of coronavirus (cough, fever and difficulty in breathing), please call your General Practitioner and/or the NICD 24-hour hotline number 0800 029 999.

Your membership legacy

Joining AMS as an employee

Anglo Medical Scheme is a restricted Scheme. This means that membership is offered 'by appointment only', exclusively to employees of our participating employers. Joining the Scheme, or adding dependants, can only be done through your HR department while you are employed. Should you leave the employment of one of our participating employers, your membership will be terminated.

Staying on the Scheme as a retiree

If you retire from one of our participating employers, you can remain on the Scheme. Your employer will facilitate the transfer to pensioner status and will advise the medical aid of your contribution requirements. Should you need to pay a portion or the full amount of your contributions, you will have to complete the 'Transfer from active to pensioner status' form and submit to your employer to action. Should you decide to terminate your membership once your status has changed to a pensioner member, you will not be allowed to become a member of the Scheme again. According to the Scheme rules, members can only join as active employees of our participating employers.

Leaving your membership as your legacy

When you, as the main member die, the dependants registered on your membership at that time, are eligible for continuation of membership. The Scheme will inform the spouse or partner (or oldest child if they have been orphaned) of his/her right to membership and of the contributions payable.

Unless the registered dependant informs the Scheme otherwise in writing, the membership will automatically be transferred. As any positive savings at the end of your life will accrue to your beneficiaries, if nominated, or your next of kin, it is advisable to keep all parties informed.

The above explanation touched briefly on your status as main member. If you would like to find out when and for how long you can add dependants to your membership, search for 'dependants' on the Scheme website, find articles on www.angloms.co.za > Info Centre > Knowledge Library, speak to your Client Liaison Officer, or call us on 0860 222 633.

How does the POPI Act affect you as an AMS member?

Your right to protection of personal information

AMS believes that everyone has a right to privacy and our Constitution protects this right. Legislation contained within the Protection of Personal Information Act (POPIA), Act 4 of 2013, now further assists in the protection of this fundamental human right.

What does this mean for AMS?

On 19 November 2013 the President signed POPIA into law. Only certain sections have commenced and it is expected that the full Act will come into effect on 1 April 2020. Once this date is announced, AMS has one year to comply with all POPIA requirements.

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AMS is in the process of implementing further safeguards with regards to protecting your personal information.

What constitutes personal information?

Personal information identifies you as a person. This would include information such as your:

- Name, address, email address and phone number
- Identity number
- Race, nationality, ethnicity, origin, colour, religious or political beliefs or associations
- Age, sex, sexual orientation, marital status or family status
- Blood type or any other biometric information
- Medical history and records

How does this affect you?

The POPI Act serves as a watchful protector over public and private organisations to which you have supplied, or may supply, your personal information. It protects your right to privacy under the below eight principles.

AMS, like any other organisation, is responsible for the personal information in its possession and needs to comply with conditions for processing information.

1. Processing limitation

We are required to process your personal information in a lawful and transparent manner. This means that processing may not be excessive, requires your consent and needs to be collected directly from you.

2. Clear purpose

Your personal information has to be collected for a specific and defined purpose. We need to inform you of the purpose at the beginning of a business relationship. Also, we must not keep records longer than necessary for achieving the purpose.

3. Further processing limitation

AMS and our Administrator, Discovery Health (Pty) Ltd, may only use your personal information for those purposes that were specified at the time you provided consent to the processing of information. Should we need to use your personal information for any other purpose or disclose it to any other recipients, you need to provide further consent.

4. Information quality

AMS and our Administrator, Discovery Health (Pty) Ltd, have the responsibility to maintain the quality of the personal information that we process.

5. Openness

In order for processing to be fair, you need to be aware of the personal information held about you by us – as well as the source of the information, if it was not collected from you. You need to be made aware of the reason why your information is being collected.

We also need to maintain documents of all processing operations while meeting the legal requirements of the Promotion of Access to Information Act.

6. Security safeguards

AMS and our Administrator, Discovery Health (Pty) Ltd, must not keep your information longer than necessary and, when it is no longer required, it must be disposed of promptly and professionally. In addition, information security measures must be in place to keep your information safe. We are also required to report any breach of personal information to both the regulator and you.

7. Your participation

You have the right to view your information. If you ask in writing and show proof of your identity, you may have your information corrected or destroyed. In accordance with the POPIA, AMS main members will no longer be able to access information pertaining to their dependants who are over the age of 18, without that dependant's prior consent.

What does it mean for you as a member?

- We will require separate contact details for all dependants over the age of 18 in order to communicate with them independently. The Scheme is no longer allowed to communicate certain information pertaining to a dependant via the main member.
- With regards to claims, the main member may have access to all the claims on the membership, but only the spouse and/or dependant can view the details of their own personal claim information.
- In the case of medical savings account balances, only the main member will have access to this information, not the spouse or dependant. The spouse will, however, be able to obtain this balance, should the main member provide permission for him/her to do so.
- With regards to chronic medications, the main member will access only their own chronic-cover information and that of any dependants under 18 years of age who are dependants on the membership.
- Dependants over the age of 18 will have to register separately for their chronic benefits – the main member may not register on their behalf.
- The main member is entitled to know which other dependants on the membership have chronic cover, but they will not have access to the actual chronic-cover information of those dependants.
- All dependants are only allowed to access their own chronic-cover information.

In addition to this:

- If you allow a third party to engage with AMS on your behalf, we need you to authorise us to do so, by completing the 'Permission to make certain information available to a third party' form.
- All correspondence pertaining to your adult dependant's/dependants' own authorisations (hospital, chronic medication) will be sent to your adult dependant/s.

Visit www.angloms.co.za to learn more about your Scheme and benefits.

Find all previous MediBrief editions in the Info Centre > Knowledge Library.

Member Queries:

Value Care Plan: 0861 665 665, anglo@primecure.co.za

Standard and Managed Care Plan: 0860 222 633, member@angloms.co.za

Claims: claims@angloms.co.za