

# MEDI BRIEF

FEBRUARY 2017

## Claiming for medical expenses after a road accident

### Payment of accident-related medical expenses

If you have been involved in a motor vehicle accident, the Anglo Medical Scheme will pay for your accident-related healthcare expenses in accordance with the Rules of the Scheme and your benefit plan. If you lodge a claim with the Road Accident Fund, you must include your Scheme's accident-related medical expenses which will be provided to you or your attorney. If the Road Accident Fund consequently pays for medical expenses previously paid by the Scheme, the Scheme must be reimbursed the amounts paid by the Road Accident Fund.

### Inform Anglo Medical Scheme about the accident

You need to inform the Scheme about the accident as soon as possible. If you want to use an attorney to assist with your claim against the Road Accident Fund, you may use your own attorney or ask the Call Centre to send you a list of preferred attorneys. The Scheme's preferred attorneys will assess your accident at no cost to you to determine whether you have a valid claim. If you choose to use your own attorney, please ask your attorney to contact us so we can assist with your accident-related accounts and any fee-related queries they may have.



### Additional benefits of claiming from the Road Accident Fund

You may be able to claim from the Road Accident Fund if you or your family member(s) were in an accident as a driver, passenger, cyclist or pedestrian. If your claim against the Road Accident Fund is successful, you may receive a payment that is intended to cover past and future loss of earnings, reimbursement for past and future medical expenses paid by yourself, reimbursement for past and future medical expenses paid by the Scheme (to be refunded to the Scheme), loss of support for your dependants and disability payment for injuries that are classified as 'serious' by the Road Accident Fund in terms of the Road Accident Fund Act.

### Additional information

If you need any additional information, or if you would like to inform us of a road accident, please send an e-mail to [member@angloms.co.za](mailto:member@angloms.co.za) or call us on 0860 222 633.

### Benefit Guide 2017 - correction

**We are sorry:** we made a mistake in the Benefit Guide. Please correct the following in your Benefit Guide on page 44, Standard Care Plan, out-of-hospital services, sublimit 2.

**The correct wording must be:** PAT medicine: R95 (*not R90*) per prescription, 5 prescriptions per family every 3 months.

### Pocket Guide: Value Care plan FAQ

We will be sending a handy pocket guide with Frequently Asked Questions to all our Value Care Plan members. This guide is also available on [www.angloms.co.za](http://www.angloms.co.za) > Plans & Products > Value Care Plan > Overview.

# Managing HIV/AIDS for AMS members

## The Scheme offers a confidential management programme for HIV/AIDS

- Members on Value Care Plan register with PrimeCure,
- Members on Standard and Managed Care Plan register with the Scheme's designated service provider, One Health Managed Care (OHMC).

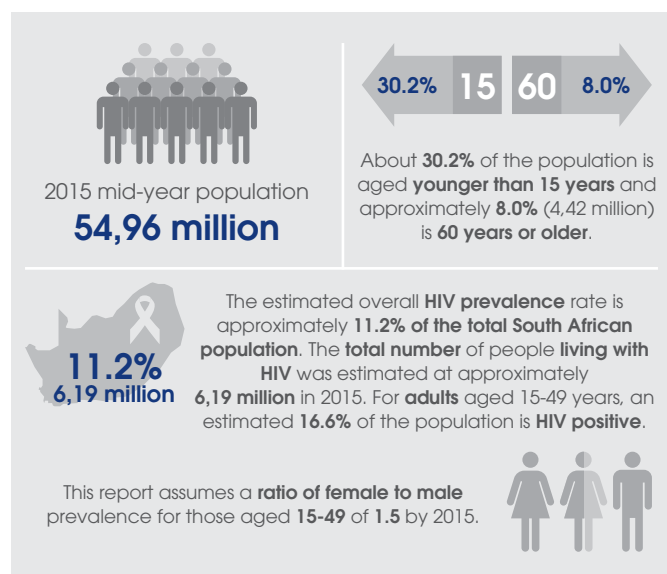
Both management programmes include medication and other related treatment expenses and require the member to adhere to the disease management protocols for best results and funding. The member's status is kept confidential at all times.

## HIV/AIDS – what's new?

In 2016 the Minister of Health introduced the new guideline of 'test and treat' – starting treatment if a patient tests HIV positive, irrespective of how advanced the disease is as measured in the CD4 count. Early treatment for HIV/AIDS has a dual benefit of improving the health of individuals living with HIV, and by lowering their viral load, reducing the risk of transmitting HIV to others. Staying with the aim of reducing the risk of new HIV infections, PrEP (Pre-Exposure Prophylaxis) treatment is offered by the Scheme to be used during periods of perceived high risk of HIV acquisition.

## Prevalence in South Africa

Statistics South Africa (Stats SA) estimated the following in 2015:



**Good news:** South Africa's HIV prevalence rate has stabilised over the past six years and the rate of new infections has decreased, indicating that the country's prevention efforts are beginning to take effect.

## The stigma of living with HIV/AIDS

Unfortunately, HIV-related stigma and discrimination remain a reality. Some people are still shunned by family, peers and the wider community, while others face poor treatment in healthcare, workplace and educational settings, leading to emotional damage. This prevents people from getting tested and using available services effectively for their health management. The WHO cites fear of stigma and discrimination as the main reason why people are reluctant to get tested, disclose their HIV status and take antiretroviral drugs. The Scheme recognises this problem and goes the extra mile to ensure confidentiality at all times, appointing dedicated and specialised teams to manage HIV/AIDS and offering the distribution of your medication in a confidential manner.

## What to do if you test HIV positive

**Value Care Plan members:** Call Prime Cure on 0861 665 665. You will be registered on the programme and provided with all the information you will need. You will receive your treatment and medication through the PrimeCure network.

**Standard and Managed Care Plan members:** Call One Health Managed Care (OHMC) on 0860 143 258 or e-mail to [anglo@onehealth.co.za](mailto:anglo@onehealth.co.za) to register. A case manager will explain the disease management programme and send application forms to you and/or your doctor. Once registered, you will receive a letter explaining the programme and your benefits. If you are registered on the programme, you would have been informed that Dis-Chem Direct (Optipharm) is now the preferred provider of ARVs for AMS members. OHMC will forward a treatment authorisation letter with your prescription to Dis-Chem Direct every six months. Contact Dis-Chem Direct (Optipharm) on 0860 90 60 90 or e-mail to [info@optipharm.co.za](mailto:info@optipharm.co.za) with any medication delivery enquiries.

## If you are HIV negative but might have been exposed to the HI Virus

**Value Care Plan members:** Visit your Prime Cure Network GP as soon as possible after the incident. Your doctor will explain the Post-Exposure Prophylaxis (PEP) treatment. After obtaining authorisation you will get medication from contracted pharmacies.

**Standard and Managed Care Plan members:** Visit your doctor/nearest casualty as soon as possible after the incident. An HIV Elisa test must be done – results will be reviewed and confirmed with a second test. Initiate a Triple Therapy ARV regime x 1 month as soon as possible, ideally within 72 hours of exposure. Call OHMC on 071 786 4520 (08h00 to 22h00) for emergency authorisation of treatment. The PEP (Post-Exposure Prophylaxis) follow-up process will be explained to you by OHMC.

*\* MediBrief articles are not a substitute for professional medical advice, diagnosis or treatment. Always seek the advice of a qualified healthcare provider to discuss your medical concerns.*

Visit [www.angloms.co.za](http://www.angloms.co.za) to learn more about your Scheme and benefits.

Find all previous MediBrief editions in the Info Centre > MediBrief Archive.

## Member Queries:

**Value Care Plan:** 0861 665 665, [anglo@primecure.co.za](mailto:anglo@primecure.co.za)

**Standard and Managed Care Plan:** 0860 222 633, [member@angloms.co.za](mailto:member@angloms.co.za)

**Claims:** [claims@angloms.co.za](mailto:claims@angloms.co.za)