

ADVANCED ILLNESS MEMBER SUPPORT PROGRAMME

DISCOVERY HEALTH MEDICAL SCHEME
2025





Overview

Available to members on all plans, the Advanced Illness Member Support Programme (AIMSP) is a proactive programme aimed at providing an extra layer of support to members living with a serious illness. The purpose of the programme is to engage members and their family to connect them with a care team that includes healthcare professionals and counsellors trained to support members with advanced illness.

About some of the terms we use in this document

The document may refer to some terms that you may not be familiar with. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Above Threshold Benefit (ATB)	Available on the Executive, Comprehensive and Priority plans Once the day-to-day claims that you have sent to us add up to the Annual Threshold, we pay the rest of your day-to-day claims from the Above Threshold Benefit, at the Discovery Health Rate or a portion of it. The Executive Plan has an unlimited Above Threshold Benefit (ATB), the Comprehensive and Priority plans have a limited Above Threshold Benefit (ATB).
Day-to-day benefits	These benefits extends your day-to-day cover for essential healthcare services in our network. You can access the benefit if you have spent the yearly amount that is in your Medical Savings Account but have not yet reached your Annual Threshold. The level of day-to-day benefits depends on the plan they choose.
Discovery Health Rate (DHR)	This is the rate that we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.
Frail care	Frail care is defined as the assistance required by persons who, due to a physical or mental ailment or the natural process of aging, are wholly or partially incapable of carrying out activities associated with daily living, which activities may include attention to personal hygiene, feeding, dressing, reasonable and due attendance to personal safety and safety of others.
ICD-10 code	This is a clinical code that describes diseases, signs and symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO).
Medical Savings Account (MSA)	Available on the Executive, Comprehensive, Priority and Saver plans You have access to a Medical Savings Account (MSA) at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution. We pay your day-to-day medical expenses from the money allocated in your MSA. These day-to-day expenses are for general practitioner (GP) and specialist consultations, acute medicine, and radiology and pathology services, among others. You can choose to have your claims paid from the MSA, either at the Discovery Health Rate or at cost. If you have unused money in the account, this will carry over to the next year. If you leave the Scheme or change your plan during the year and have used more of the MSA money than what you have contributed, you will need to pay the difference to us.
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.

Access to the Advanced Illness Member Support Programme is voluntary

Members with an advanced illness may face many challenges associated with their condition, whether these are physical, social or psychological. Published evidence shows that when a patient connects earlier with the right care teams, this can have a significant impact on the quality of life for the patient and their family both physically and emotionally. A care consultant will proactively contact members to support and help connect them (and their family) to specific healthcare professionals and counsellors who can support them with their advanced illness and quality of life. On acceptance of the member on the programme, the care consultant will authorise specific healthcare services for the member.



The Advanced Illness Member Support Programme at a glance

Members will have access to the following:

- **Support from a care consultant**

A care consultant will assist members in connecting them (and their family) to specific healthcare professionals and counsellors who can support them with their advanced illness and managing their quality of life. The care consultant can also assist in navigating benefits and guiding members with information and services they may need. Members registered for the Advanced Illness Member Support Programme can contact the team by email (AIMqueries@discovery.co.za) for assistance with navigating any of the approved services.

- **Basket of services**

Registered members and their family will have access to the following:

- A consultation with a specific doctor trained in managing advanced illness, quality of life or palliation.
- Two counselling sessions for the member (which may include their family) with a social worker, registered counsellor, or psychologist with an interest or training in health crisis support or palliative support.

- **Access to additional information**

The care consultant can connect the member and their family with information that can support them with their questions or with information that can assist in navigating some of the challenges they may face.

Cover on the Advanced Illness Member Support Programme

The Advanced Illness Member Support Programme pays for services provided by specific healthcare professionals

We will pay for healthcare services provided by healthcare professionals with specific training in managing quality of life and palliation for members with an advanced illness, according to the benefit approval and the agreed individual member care plan. These costs will not affect the member's day-to-day benefits. We will pay these costs at the Discovery Health Rate (DHR) from the Hospital Benefit.

Care services must be accessed from healthcare professionals who are registered with the Board of Healthcare Funders

We will pay for these healthcare services or treatments as long as the application is approved and members use appropriately registered healthcare professionals (with a valid Board of Healthcare Funders [BHF] registration number, where applicable) who use valid tariff codes for the healthcare service or treatment.

We need a diagnostic ICD-10 code on accounts

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

Nominating a person to assist members

Where the patient chooses to nominate someone to assist them with managing their health plan, they can complete a third party consent form. Up-to-date forms are always available on www.discovery.co.za under Medical Aid > Manage your health plan > Find important documents and certificates. If, at any stage, patients want to revoke consent for the sharing of information, they must please notify us accordingly.

Access to palliative care benefit

Members with an advanced illness, who require additional support and benefits for palliative care, may apply for cover through the Advanced Illness benefit (AIB) in consultation with their treating provider. The funding of treatment from the Advanced Illness Benefit is restricted to treatment that is medical in nature and is deemed as medically necessary as per the Scheme rules. Cover is subject to review and clinical entry criteria. Up to date benefit guides are always available on www.discovery.co.za under Medical Aid > Find documents and certificates. For more information on the Advanced Illness Benefit (AIB), visit our website www.discovery.co.za or email AIB@discovery.co.za.



Working to care for and protect you

Our goal is to provide support for you in the times when you need it most.

How to contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to www.discovery.co.za to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

What to do if you have a complaint

01 | TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

02 | TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

03 | TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the [website](#).

04 | TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: 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 | 0861 123 267 | www.medicalschemes.co.za.

Your privacy is important to us

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement. You can view our latest version on www.discovery.co.za > Medical aid > About Discovery Health Medical Scheme.