

# VIRTUAL CONSULTATION PHARMACY NETWORK HANDBOOK

DISCOVERY HEALTH  
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## Overview

We recognise the important contribution pharmacy clinics make in providing healthcare across South Africa. Our aim is to improve access to primary healthcare for members on certain Discovery Health Medical Scheme plans. For this reason, we have set up a Virtual Consultation Pharmacy Clinic Network in collaboration with the telemedicine enabler, Healthforce.

Discovery Health Wellness Network pharmacies can now offer virtual consultations to members on qualifying plans. The purpose of this document is to help clinic healthcare professionals understand the rules, procedures and processes for dealing with pharmacy clinic consultations and claims.

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

There may be terms in this document that you do not know. Here are their meanings.

Terminology	Description
Above Threshold Benefit	<b>Available on the Executive, Comprehensive and Priority plans</b> Once the day-to-day claims that have been sent to us add up to the Annual Threshold, we pay the rest of the day-to-day claims from the Above Threshold Benefit, at the Discovery Health Rate or a portion of it. The Annual Threshold Benefit is unlimited on the Executive and Comprehensive plans. It is limited on the Priority plans.
Annual Threshold	At the beginning of each year, Discovery Health sets predetermined rand values, called Annual Thresholds. All members on Executive, Comprehensive and Priority plans have Annual Thresholds. These Annual Thresholds vary according to the number of people who are on the plan. Annual Thresholds are based on the sum of the different plan participants. This makes sure the Annual Thresholds are fair.
day-to-day benefits	This is the available money allocated to the Medical Savings Account and Above Threshold Benefit. Depending on the member's plan, they have cover for a defined set of day-to-day benefits. The level of day-to-day benefits depends on the member's chosen plan.
Day-to-day Extender Benefit	The Day-to-day Extender Benefit extends a member's day-to-day cover for essential healthcare services in our network if they have spent their yearly Medical Savings Account allocation and haven't reached the Annual Threshold.
Discovery Health Rate	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.
Medical Savings Account	<b>Available on the Executive, Comprehensive, Priority and Saver plans</b> We pay the day-to-day medical expenses, such as general practitioner (GP) and specialist consultations, acute medicine, radiology and pathology from the available money in the Medical Savings Account. Any unused money will carry over to the next year.
Member	In this document, the reference to members also includes dependants, where applicable.
NAPPI code	A NAPPI (National Pharmaceutical Product Index) code is a unique code used in South African healthcare for classifying medical products and procedures. Medical schemes use this code when processing claims.
Self-payment Gap	The Self-payment Gap happens when members on the Executive, Comprehensive and Priority plans run out of money in the Medical Savings Account before reaching the Annual Threshold. During this time, the member must personally pay for all day-to-day medical expenses.
SOAP note	The Subjective, Objective, Assessment and Plan (SOAP) note is a document that healthcare providers use as a checklist or framework to help them assess, diagnose and treat a patient.



## How to apply to join the Virtual Consultation Pharmacy Clinic Network

Any Wellness Network pharmacy that has an existing agreement with a telemedicine enabler (Healthforce) that is integrated with Discovery Health can apply to join the Virtual Consultation Pharmacy Clinic Network. They will then be able to claim for virtual consultations for Discovery Health Medical Scheme members.

### Individual pharmacies

When Healthforce (your telemedicine enabler) installs the software you need for virtual consultation, they will give you a Discovery Health Virtual Consultation Pharmacy Clinic agreement. Fill in the form and email it to [provider\\_administration@discovery.co.za](mailto:provider_administration@discovery.co.za). Make sure you include your practice number and nurse permits. We will take three working days to process the application.

### Group pharmacies

If you are a group pharmacy with an existing Discovery Health network agreement, ask your head office to complete the Group's Cover Sheet and email it to [provider\\_administration@discovery.co.za](mailto:provider_administration@discovery.co.za). We will take three working days to process the application.

### Who can claim for virtual consultations?

Discovery Health Medical Scheme members on certain plans can claim for virtual consultations.

Members who have spent their yearly Medical Savings Account allocation can claim for virtual consultations in our Wellness Network through the Day-to-day Extender Benefit. This benefit covers pharmacy clinic consultations with a registered nurse in our Wellness Network, supported virtually by a general practitioner (GP). The number of available consultations is set out in the plan rules.

This benefit is only available to members on plans with a Medical Savings Account, including the Executive, Comprehensive, Priority and Saver plans. It is not available on the Classic Smart Comprehensive, Smart, Core or KeyCare plans.

We pay the claims from the member's available day-to-day benefits. If the member is in their Self-payment Gap, we pay claims from the Day-to-day Extender Benefit and the limits set out in the plan rules apply. (See the detailed Discovery Health Medical Scheme plan rules section of this handbook.)

### What does the consultation fee cover?

The pharmacy clinic consultation fee covers services from a registered nurse in the Wellness Network. We pay a fixed rate for services that fall within the nurse's scope of practice. You must have an existing Discovery Health Virtual Consultation Pharmacy Clinic Network agreement to claim for pharmacy clinic consultations.

We cover the following services:

- Consultations with a pharmacy nurse
- Virtual consultations with a network general practitioner when arranged by the pharmacy nurse

If the member needs a service that does not fall within the nurse's scope of practice, and it is necessary and clinically appropriate, the pharmacy clinic nurse may do one of the following:

- Refer the member to the pharmacist for Schedule 0 to 2 medicines (These will either be covered by the member's available benefits or the member must pay for them if they do not have benefits available.)
- Facilitate a virtual consultation with a general practitioner (GP) who is on the virtual consultation panel (This panel GP will decide during the video consultation if the member needs a prescription.)

The panel GP may refer the member for an in-person consultation with a Discovery Health network GP, if needed. To find a network GP, members can log in to *our website* and search under **Medical Aid > Find a healthcare provider**. They can also log in to the Discovery app and click **Find a healthcare provider**.

A pharmacy clinic verification process applies to all claims. Pharmacies must meet all the rules of participation before we will cover pharmacy clinic consultations. For more information, please see the detailed Discovery Health Medical Scheme plan rules section of this handbook.

### Consultation procedure

Follow these steps during your consultation with the member. It is important to follow them in order, to help you with the claim procedure.



### 1. Check which benefits the member has

- Go to [our website](#) and click on **Healthcare Professionals** (bottom right of the home page). Click on **Log in** to access the Healthcare Professional Zone. Enter your username and password.
- Click on Member validation and Virtual quote.
- Use the member's details (member number or ID number, name and surname) to confirm their membership is active.
- Once you have confirmed the membership, use the virtual quote tool to complete a virtual quote.
- If the member's plan does not cover the consultation, discuss the self-payment options with them.
- For information about registering on the Healthcare Professional Zone, please read the 'How to register on the Healthcare Professional Zone' section of this guide.

### 2. Get consent from the member to do any of the following:

- A physical examination
- The general practitioner video consultation
- Get a prescription from the general practitioner
- Fill their prescription at your pharmacy (The member has the choice to fill the prescription somewhere else)

### 3. Discuss the reason for the consultation with the member

### 4. Complete the SOAP note

- Record the member's subjective remarks and your objective observations, assessment and treatment plan.
- Submit it through Healthforce on the telemedicine system. You must submit the SOAP note before submitting the claim, otherwise we will reject the claim.

### 5. Decide if the member needs extra medicine or care

- If the member needs Schedule 0 to 2 medicine, refer them to the pharmacist for any over-the-counter medicine covered by their plan.
- If the member needs Schedule 3 or higher medicine, ask them for their consent to have a virtual consultation with a panel GP. Have the virtual consultation with the panel GP on Healthforce.
- The panel GP who does the virtual consultation may decide to refer the patient for an in-person consultation with a network GP. Help the panel GP to do the referral according to the steps on Healthforce.

### 6. Submit the consultation claim to us on your pharmacy's dispensing system

- Use the correct code for the agreed rate and the relevant plan. You should find the service description and submission codes on your system. If not, please ask your contracted software provider to load them.

The following code will apply:

NAPPI code	Description of service	Procedure code
004 205 001	<b>Discovery Health Medical Scheme registered nurse consultation</b> Individual consultation with referral to a GP for a virtual consultation	880053

Visit [Pharmacy clinic tariffs](#) for the latest rates.

### 7. Healthforce will submit the panel GP's claim

The following code will apply:

NAPPI code	Description of service	Procedure code
004 206 001	<b>Discovery Health Medical Scheme GP virtual consultation</b> Virtual consultation with referral to a network GP for an in-person consultation	7503

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## Payment of the claim

### How we will pay

1. We will consider paying for extra material, tests or vaccines, based on the relevant plan rules.
2. We may pay from the member's available day-to-day benefits or their other benefits, but they might also have to pay from their own pocket. We cover claims under the Day-to-day Extender Benefit, but these claims will not accumulate to the member's Annual Threshold.

### Rejected claims

1. We have built verification rules into the Discovery Health system to make sure we cover the claim when you follow all the requirements. If something is missing or incorrectly submitted, we will reject the claim. You may have to fix it before submitting the same claim again.
2. If your claim is rejected, look carefully at the reason code on the screen to understand why. Fix the claim and submit it again if necessary.

### Examples of reasons for claim rejections

Reason code	Description	Reason for rejection of the claim
274	No money in MSA. Member must pay the claim.	The member must pay from their own pocket.
322	Screening limit reached. Not paid.	You must check the procedure code and resubmit: code 880051 versus 880053.
332	Plan does not cover this treatment or test	The member must pay from their own pocket.
355	Did not use network provider	This pharmacy is not part of the Virtual Consultation Pharmacy Clinic Network.
400	Provider may not refer; member must pay the claim	Follow correct referral procedures. Only the virtual consultation GP can refer a patient for an in-person GP consultation. Not all healthcare disciplines may prescribe or refer for certain services.
1002	We do not cover this service	The member's plan does not cover this healthcare service. They must pay from their own pocket.
1004	Non-network provider. Member to pay.	You, the pharmacy clinic, are not part of the network. The member must pay from their own pocket.
1040	Not paid. Need virtual consultation note.	You must submit the SOAP note before submitting the claim.
1245	Note not submitted. Claim not paid.	We have not paid this code because you did not submit the SOAP note to us.
9848	Invalid claim option. Submit on: DISCKD20	You must resubmit the claim using the submission code given in the response (in this case, DISCKD20).
10436	Provider cannot prescribe this medicine	We have not paid the amount on this claim line because you may not prescribe this medicine.

If the reason for the rejection of the claim is correct, explain to the member why they must pay for the consultation themselves.



## Detailed Discovery Health Medical Scheme plan rules

- We pay consultations from the Day-to-day Extender Benefit at the Discovery Health Rate.
- We pay materials, procedures or any other healthcare services from the member's available day-to-day benefits. If the member does not have any benefits, they must pay it themselves.
- Claims paid from the Day-to-day Extender Benefit will not accumulate to the Annual Threshold, where applicable.

### Cover limits for Discovery Health Medical Scheme members through the Day-to-day Extender Benefit

Benefit	Plan	Cover
Visits with a nurse at a network pharmacy	Executive, Comprehensive and Priority	Unlimited
	Classic and Coastal Saver	Limited to 3 consultations per member Limited to 6 consultations per family
	Essential Saver	Limited to 2 consultations per member Limited to 4 consultations per family
Virtual GP consultations if referred by a nurse	Executive, Comprehensive and Priority	Unlimited
	Classic and Coastal Saver*	Limited to 3 consultations per member Limited to 6 consultations per family
	Essential Saver*	Limited to 2 consultations per member Limited to 4 consultations per family
In-person consultations if referred by a virtual GP	Executive, Comprehensive and Priority	Unlimited
	Classic and Coastal Saver**	Limited to 3 consultations per member Limited to 6 consultations per family
	Essential Saver**	Limited to 2 consultations per member Limited to 4 consultations per family

\*Nurse consultation + virtual consultation will accumulate to one Day-to-day Extender Benefit consultation.

\*\*Nurse consultation + virtual consultation + in-person consultation will accumulate to one Day-to-day Extender Benefit consultation.

### How we pay pharmacy clinic claims for Discovery Health Medical Scheme members

This table shows how we pay claims for members with available money in their Medical Savings Account and members who are in their Self-payment Gap or Above Threshold Benefit.

### Cover limits for Discovery Health Medical Scheme members through the Day-to-day Extender Benefit

Scenario	How the consultation will be paid	Other services (such as medicine and blood tests)
Member still has money in their Medical Savings Account and visits a clinic in the Pharmacy Clinic Network for a consultation with a nurse	We pay from available money in the Medical Savings Account.	
Member has run out of money in their Medical Savings Account or is in their Self-payment Gap and visits a clinic in the Pharmacy Clinic Network for a consultation with a nurse	We pay from the Day-to-day Extender Benefit.	Member must pay for the services themselves.



Member on Saver Plan has used up all their Day-to-day Extender Benefit consultations and visits a clinic in the Pharmacy Clinic Network for a consultation with a nurse	Member must pay for the consultation themselves.	Member must pay for the services themselves.
Member is in their Above Threshold Benefit and visits a clinic in the Pharmacy Clinic Network for a consultation with a nurse	We pay from the Above Threshold Benefit. <b>Note:</b> The Above Threshold Benefit on the Priority Plan is limited.	

Members on other schemes administered by Discovery Health do not have access to the Day-to-day Extender Benefit.

## How to refer a Discovery Health Medical Scheme member to a general practitioner (GP)

### Referrals for virtual consultations with a panel GP

Where necessary, the pharmacy nurse can refer a member for a virtual consultation with a panel GP through Healthforce. The Healthforce GP consultation portion will be claimed separately from the nurse consultation.

### Referrals for in-person consultations with a network GP

Only the panel GP can refer a member for an in-person consultation with a network GP. To find a GP in the network, members can log in to *our website* and search under **Medical Aid > Find a healthcare provider > Find a provider in our network**. They can also log in to the Discovery app and click **Find a healthcare provider**.

## Claims payment process

### Send claims to Discovery Health for payment

Payment for your healthcare services to patients is based on a fee-for-service model. We pay a fixed fee for each completed consultation. You must only submit the claim after the nurse has completed the consultation and entered a SOAP note on Healthforce.

### Consultation codes

You will need to send a NAPPI code on your pharmacy's claiming system, which will link to a procedure (consultation) code.

The following codes apply:

NAPPI code	Description of service	Procedure code
004 205 001	<b>Discovery Health Medical Scheme registered nurse consultation</b> Individual consultation with referral to a GP for a virtual consultation	880053
004 206 001	<b>Discovery Health Medical Scheme GP virtual consultation</b> Virtual consultation with referral to a network GP for an in-person consultation.	7503

Visit [Pharmacy clinic tariffs](#) for the latest rates.

Please make sure the codes and latest rates are loaded onto your system. All nurse consultations must have a SOAP note, whether the patient has been referred for a virtual consultation or not. We will reject the claim if there is no SOAP note.



## How to register on the Healthcare Professional Zone

1. Go to *our website*.
2. Click **Register** at the top right of the screen.
3. Select one of the identification types from the dropdown list, enter the relevant details and click **Next**.
4. Select a method from the dropdown list for receiving the OTP (one-time password). The choices are SMS or email. If you choose SMS, make sure you have the cell phone with you. If you choose email, make sure the email system is connected and open to receive the OTP. The OTP is a unique, temporary code and will expire within seven days. You need this code to continue with the registration process.
5. Once you have chosen the relevant notification method and confirmed the cell phone number or email address, tick 'I agree to the terms of consent'.
6. Click **Send** to continue with the registration process.
7. The next page will ask for the OTP you received by SMS or email, depending on the notification method you chose. Enter the OTP and click **Continue**.
8. Create your login details.
  - o Select a username from the suggested list or create one. Note that the username is a permanent feature that you cannot change. It is also case-sensitive. The username must be between 6 and 15 characters long.
  - o Confirm your personal password. The password must contain at least 6 characters and it must be alphanumeric (a combination of letters and numbers).
9. Read and accept the terms and conditions.
10. Click **Register now** to complete your registration.
11. Click **Enter website**. Otherwise, the system will automatically log in.

If you need help with registering, call 0860 10 06 96.

## Contact us

General enquiries from healthcare professionals:

- Primary care enquiries: Call 0860 44 47 79
- Discovery Health Medical Scheme enquiries: Call 0860 44 55 66 or email [healthpartnerinfo@discovery.co.za](mailto:healthpartnerinfo@discovery.co.za)
- Hospital preauthorisation: Call 0860 44 47 79
- HIV-related enquiries: Email [chronicqueries@discovery.co.za](mailto:chronicqueries@discovery.co.za)

To find out who Discovery's healthcare partners are, visit the [Discovery website](#).