

SELF-SAMPLING CANCER SCREENING PHARMACY HANDBOOK

DISCOVERY HEALTH
2026





Contents

Definitions.....	3
Purpose of the document	3
Improving access to early detection.....	3
A. HPV or Pap smear?	4
How it works	5
HPV self-sampling kits at the pharmacy	5
The HPV process.....	5
B. Bowel screening self-sampling kits at the pharmacy.....	6
The Bowel screening process	6
Contact us	7



Definitions

We use some terms in a specific way in this document. Here's what we mean by them:

TERMINOLOGY	DESCRIPTION
Clinic	Clinic is defined as either a primary care community clinic or a pharmacy clinic where nurse-led consultations are offered.
NAPPI code	A NAPPI (National Pharmaceutical Product Index) code is a unique code used in South African healthcare to classify medical products and procedures. The medical insurers use this code when they process claims.
Nominated primary care GP	Each patient must nominate a general practitioner (GP) in the relevant network for their Discovery Health plan. This GP will treat the patient according to the plan's benefits.
Nominated primary care GP for KeyCare members	Each KeyCare patient must nominate a general practitioner (GP) who is on the KeyCare GP Network. This GP will treat the patient for all healthcare needs, ensuring they get full cover.

Purpose of the document

This handbook is a guide for pharmacy clinics to understand the rules, procedures and claiming processes for patients using the HPV screening test on our plans. It also clarifies how we pay for the screenings.

Improving access to early detection

South Africa is currently experiencing a low uptake of cancer screening. So, self-sampling has been introduced to encourage more people to test for cervical cancer and bowel cancer. When more people screen, more cancers are found early. Early diagnosis means treatment can start sooner, which leads to better outcomes and lower costs.

Starting in 2025, various schemes are enhancing its preventive healthcare services by adding two self-sampling kits. These include HPV tests for cervical cancer screening and , bowel cancer self-sampling screening kits. Both are part of the broader Screening and Prevention Benefit. The goal is to help find cancer early and improve health outcomes for members.

Schemes offering these benefits are:

- Discovery Health Medical Scheme
- Bankmed
- LA Health Medical Scheme
- Engen Medical Benefit Fund
- Libcare Medical Scheme
- Retail Medical Scheme
- TFG Medical Aid Scheme
- Tsogo Sun Group Medical Scheme
- UKZN Medical Scheme

HPV self-sampling kits

Self-sampling for human papillomavirus (HPV) testing is a new way to support cervical cancer screening in South Africa. It allows women to collect their own samples, which can help increase screening rates, especially where access to care is limited or time is short. Members can now use self-sampling kits for HPV testing once every three to five years, depending on their risk profile. It is available to women aged 25 years and older. This option offers a more convenient alternative to a Pap smear and may encourage more women to screen.



Bowel cancer self-sampling kits

Discovery Health Medical Scheme will offer cover for stool tests for bowel cancer screening every two years for members aged between 45 and 75. These tests aim to simplify the screening process and promote early detection of colorectal cancer.

Both these self-sampling tests are included as next best actions in Discovery's new Personal Health Pathways journey.

What Personal Health Pathways is

Personal Health Pathways offered by Discovery Health Medical Scheme is a personalised, data-driven initiative designed to guide members toward the most impactful health actions. By analysing individual health data and risk factors, the programme identifies up to three specific actions at a time, typically two health-related and one exercise-related action, that can significantly improve a member's wellbeing. This targeted approach simplifies the journey toward better health by focusing on manageable steps tailored to the individual's needs.

The programme uses Vitality's expertise in data science and understanding of individual health risks to give these personalised recommendations. By completing the suggested actions, members improve their health and earn rewards through the Vitality Active Rewards system, reinforcing positive behavioural changes.

By downloading the Discovery Health app, Discovery Health Medical Scheme members can access their tailored health actions. These actions may include:

- Going for preventive screenings, such as HPV and bowel cancer test
- Collecting medicine
- Going to the gym
- Doing a Vitality Health Check
- Seeing a dentist
- Going for an HbA1c test
- Doing a foot screening
- More services will be rolled out over time

Engaging with these recommended actions enhances personal health management and also contributes to accumulating money in the member's [Personal Health Fund \(PHF\)](#), which can be used for day-to-day medical expenses.

These developments underscore Discovery Health Medical Scheme's commitment to preventive healthcare, making essential screenings more accessible and personalised for its members.

A. HPV or Pap smear?

- The Pap smear looks for pre-cancers and cell changes that might become cervical cancer when not treated appropriately
- The HPV test looks for the virus (human papillomavirus) that can cause these cell changes.

In some updated cervical cancer screening guidelines, HPV testing is now being introduced as a first-line screening option. The implementation of HPV self-testing as first-line screening varies from country to country.

Discovery Health's approach is to enable HPV testing as a first-line screening option through self-sampling or blood tests, followed by a Pap smear if the result from the HPV test is positive.

Members can choose an HPV screening test or a Pap smear from the Screening and Prevention Benefit. The respective frequency limits apply.

1. HPV self-testing as a first-line screening option

- HPV testing is encouraged as the **primary screening method** for cervical cancer for women aged 25 years and older and women who are sexually active because it is sensitive and effective in identifying women at risk.
- Self-testing allows women to collect their own vaginal sample for HPV testing, which is then analysed in a lab.
- This method is particularly useful for increasing access to screening in underserved or remote areas.



- HPV self-testing is unsuitable in the following instances:
 - During menstruation or within two days after taking vaginal products
 - When genital symptoms (bleeding, pain or discharge) are experienced
 - Where there is a history of cervical pre-cancer or cancer
 - Where a hysterectomy was done
 - When pregnant and up to six weeks after birth.

2. Pap smear as a follow-up test

- If the HPV test is positive (indicating the presence of high-risk HPV types), a **Pap smear** is recommended to check for abnormal cervical cell changes. The Pap smear can be done at the member's nominated general practitioner or gynaecologist. We'll pay for the consultation from the member's Medical Savings Account (M) if they have money available). If done at a pharmacy, the member must pay the cost to collect the sample, from their own pocket.

How it works

1. Members need to download the Discovery Health app and activate their Personal Health Pathways to earn rewards for their screenings.
Please note: A member can do the test without downloading the Discovery Health app or completing a next best action (they will then just not earn the rewards).
2. To unlock the Personal Health Fund, members must complete two next best actions.

How we pay:

1. For eligible members who meet the criteria, we'll pay from the Screening and Prevention Benefit. The action will also unlock the Personal Health Fund if done in conjunction with a next best action.
2. For members who get the HPV test by their own choice, without Discovery Health intervention (no next best action), we'll pay the claims from the next available benefit, such as their Medical Savings Account, or they'll have to pay it themselves.

HPV self-sampling kits at the pharmacy

We communicate with and encourage Discovery Health Medical Scheme members to do the screening test through next best actions according to Personal Health Pathways. We also use awareness campaigns and encourage self-navigation to a cancer-screening information hub on the Discovery Health app.

Members may prefer to obtain HPV kits at the pharmacy without any Discovery intervention (no next best action).

They may also prefer to buy the kit themselves and take the test at home. To ensure the sample returns to the pharmacy, it may be better to advise members to take the test at other places of convenience, which may include Mall bathrooms or by stepping out for a minute and allow members to take their tests themselves in the pharmacy clinic.

Depending on the member's eligibility and the frequency limits, the pathology claim can be paid from:

- The Screening and Prevention Benefit
- Their Medical Savings Account
- The Above Threshold Benefit
- The member's pocket

The HPV process

1. Check that the screening kit is sealed and that the expiry date is still valid.
2. Submit the pharmacy service claim on the code below. We will pay from the member's Medical Savings Account or Above Threshold Benefit (ATB). If there is no money available in these benefits, discuss self-payment options with the member.



Pharmacy code	Statement description	Tariff description	Tariff code
067047-001	DIS-DHPV-SELFTEST	HPV self-sampling screening test	DHPV

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

3. Discuss the sampling options with the member and tell them how they should return the sample.
4. Ask the member to follow the instructions inside the box. Remind them to include the personal details, ID number and the name of the healthcare professional who will receive the results.
5. When the member returns the sample, arrange collection from Ampath or Lancet. Return the swab and the completed self-referral form in the sealed package.
6. If the member self-refers and the results are normal, they will be available on the pathology provider's app.

Please note:

Depending on the member's eligibility and the frequency limits, the pathology claim will pay from risk (Screening or Prevention Benefit) or from MSA /ATB or alternatively self-payment options can be discussed

B. Bowel screening self-sampling kits at the pharmacy

- We communicate with and encourage members to do the screening test through *next best actions* (NBA) according to *Personal Health Pathways*. We also use awareness campaigns and encourage self-navigation to a cancer screening information "hub" on the Discovery Health app.
- Members may prefer to obtain the Bowel sampling kits at the pharmacy without any Discovery intervention (NBA). They may also prefer to purchase the kit themselves and take the test at home, or any other place of convenience.

The Bowel screening process

- Check that the screening kit is sealed with the *expiry date still intact*.
- Submit the *pharmacy service claim* on the code below, which will pay from Medical Savings Account (MSA), or the Above Threshold Benefit (ATB), or discuss self-payment options in cases where no savings are available

PHARMACY CODE	*STATEMENT DESCRIPTION	TARIFF DESCRIPTION	*TARIFF CODE
067048-001	DIS-BOWEL-SELFTEST	Bowel cancer screening	BOWEL

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

- Depending on the member's eligibility and the frequency limits, the *pathology claim* will pay from risk (Screening or Prevention Benefit) or MSA/ATB or from the member's pocket.
- Discuss the sampling options and the return of the sample with the member. *Return the collected swab and the completed self-referral form in the sealed package.*
- Request the member to *follow the instructions inside the box and to remember to include the personal info, ID and name of the health professional who will receive the results.*
- On receipt of the used kit, arrange collection from Ampath/Lancet.
Where self-referred and the results are normal, the results will be made available on the pathology provider's app.

Please note:

Depending on the member's eligibility and the frequency limits, the pathology claim will pay from risk (Screening or Prevention Benefit) or from MSA /ATB or alternatively self-payment options can be discussed



Contact us

Healthcare professionals can contact us on the details below for general queries about the clinic benefit:

Discovery Health Medical Scheme enquiries: Call 0860 44 55 66 or visit the Discovery website at www.discovery.co.za.
Find out who Discovery's healthcare partners are by emailing healthpartnerinfo@discovery.co.za.