



COVID-19 support

The COVID-19 pandemic and its consequences have affected both members and businesses severely and created much uncertainty. Medihelp answers some of the most frequently asked questions below regarding benefits for COVID-19 during this difficult period.



*Sticking
Together* 
WHILE STAYING APART



Will I be covered should I become infected?

You can rest assured that we grant comprehensive cover on all the Medihelp benefit options in and out of hospital for treatment of COVID-19 which qualifies in terms of the prescribed minimum benefits (PMB) criteria. The following is a summary of the core and day-to-day benefits.

Consultations and pathology benefits

Full cover for PMB – criteria apply:

We cover GP and specialist consultations, as well as telephonic and/or video consultations in accordance with the guidelines of the Health Professions Council of South Africa, as well as pathology tests for COVID-19 which must be conducted in accordance with the **qualifying criteria for testing**, regardless of the test result. The qualifying criteria are as follows:

- You must be screened and **referred by a medical doctor**; and
- The test must be submitted under the applicable clinical codes for COVID-19.
- The test must furthermore be requested for a **suspected** COVID-19 case; or
- The test must be requested for a patient at **high risk** for COVID-19. High-risk patients include those who have been in close contact with a confirmed or suspected COVID-19 case, have travelled to high-risk COVID-19 areas, or have been to a healthcare facility where patients with the virus were being treated.

Cover from your available day-to-day benefits/savings account funds:

This benefit applies if the above criteria for COVID-19 do not apply, and for any asymptomatic, repeat negative tests or re-testing (in and out of hospital) and follow-up treatment after a positive test. We cover:

- GP and specialist consultations, including telephonic and/or video consultations.
- Testing before admission to hospital for non-related events/procedures, if the result is negative.

How will the COVID-19 vaccination be funded?

Medihelp will fund the COVID-19 vaccinations from members' core benefits, as vaccination forms part of the prescribed minimum benefits in line with the clinical guidelines and protocols related to the vaccination, testing and treatment of COVID-19.



Testing guideline

- If PMB criteria apply: If your **first test is positive**, we will pay it from your core benefits. If your first test is negative and the next one too, we will pay both tests from your core benefits, as well as a following positive test.
- Standard pre-admission testing at hospital for non-related events is covered from your day-to-day benefits.

What should I do if I suspect I have COVID-19?

Phone your doctor

- If you exhibit the common symptoms associated with COVID-19 (fever, headache, sore throat, runny nose, cough, flu-like symptoms such as muscle aches, tiredness, shortness of breath) and suspect that you have been exposed, phone your regular doctor to arrange an appointment or telephone consultation.
- Your doctor will guide you on the next steps to be taken. If you do not have a regular doctor, find one by using our [provider search function](#).
- A personal protective equipment (PPE) benefit is included in the general practitioner consultation fee.

Your doctor will refer you for a test

- Your doctor should refer you for a test and will advise you at which facility you should get tested.
- **Tip:** Before being tested, do not chew gum, gargle with an antiseptic solution or suck a throat lozenge, as this may mask the virus and influence your test results.

Waiting for test results

- It may take up to 72 hours before you get your test results. During this time, it is advisable that you and your immediate household self-isolate as a precautionary measure.
- Monitor your symptoms, taking care to heed your doctor's advice and follow the recommended treatment.
- Most patients recover at home, but should your symptoms worsen (including shortness of breath, confusion or abdominal pain), please contact your doctor immediately.

What should I do if I test positive?

Your doctor will inform you if your test results for COVID-19 are positive. You must then remain in self-isolation for at least 10 days. Remember that only patients with severe symptoms will require hospitalisation.



Hospital benefits

Most patients who test positive for COVID-19 recover at home, but in the unfortunate event that you need to be hospitalised for treatment of severe COVID-19 symptoms, Medihelp covers your COVID-19 treatment from the benefit that has specifically been created for this purpose.

Please remember that the normal hospital pre-authorisation procedure will still apply, and that your doctor will need to provide a reason for the admission and a treatment plan for pre-authorisation of the hospital event (non-emergencies).

Will I have access to a hospital bed?

Yes. Private hospitals have indicated that they have beds available.

Will I be covered should I be admitted to a temporary hospital, for example at Nasrec?

Yes. Medihelp will also cover hospitalisation at temporary hospitals and at state facilities.

If I am a member of a network option and I am admitted to a non-network hospital, will I have to pay a co-payment?

We will evaluate each case on merit. If no hospital bed is available at a network hospital, you will not have to make a co-payment.

How will admissions after hours work if I can't pre-authorise?

You can request pre-authorisation on the next working day, and the hospital can verify your membership on the secured website for healthcare providers.

If there are no beds and I have to recover at home using oxygen, will Medihelp fund the oxygen?

Yes. All members have benefits for oxygen used at home. Simply follow the normal process to pre-authorise benefits.

Chronic medicine prescriptions

What about my chronic medicine prescription – do I need a repeat prescription from my doctor?

Yes. You can request a repeat prescription from your doctor telephonically and your doctor can send the script to you or the pharmacy. For schedule 5 and 6 medicines, you will need to provide the pharmacy with the original prescription as this is required by legislation.

COVID-19 information and videos

You will find useful and relevant COVID-19 information on the dedicated [Medihelp COVID page](#) where information is regularly updated, and you can find useful tips and view short informative videos on topics such as self-isolation and mental well-being during this period.





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