

PHARMACY-CLINIC VIRTUAL CONSULTATION HANDBOOK

DISCOVERY HEALTH





Overview

We recognise the contribution that pharmacy clinics make across South Africa. To improve access to primary healthcare for members on certain plans, we established a virtual consultation pharmacy-clinic network to cover pharmacy-clinic consultations in the network.

Discovery Health Wellness Network pharmacies can now offer virtual consultations to members on qualifying Discovery Health Medical Scheme plans. The purpose of this document is to support clinic healthcare professionals with a better understanding of applicable rules, procedures, and processes in dealing with pharmacy-clinic consultations and claims.

About some of the terms we use in this document

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

TERMINOLOGY	DESCRIPTION
Above Threshold Benefit (ATB)	<p>Available on the Executive, Comprehensive and Priority plans</p> <p>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 (ATB), at the Discovery Health Rate or a portion of it. The Executive and Comprehensive plans have an unlimited ATB, and the Priority plans have a limited ATB.</p>
Day-to-day benefits	<p>These are the available funds allocated to the Medical Savings Account (MSA) and Above Threshold Benefit (ATB). 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.</p>
Day-to-day Extender Benefit (DEB)	<p>The Day-to-day Extender Benefit (DEB) extends a member's day-to-day cover for essential healthcare services in our network if they have spent their annual Medical Savings Account (MSA) allocation and haven't reached the Annual Threshold.</p>
Medical Savings Account (MSA)	<p>Available on the Executive, Comprehensive, Priority and Saver plans</p> <p>We pay the day-to-day medical expenses such as GP and specialist consultations, acute medicine, radiology and pathology from the available funds allocated to the MSA. Any unused funds will carry over to the next year.</p>
Self-payment Gap (SPG)	<p>The Self-payment Gap (SPG) occurs when members on the Executive, Comprehensive and Priority Plans run out of funds in the MSA before reaching the Annual Threshold.</p> <p>During this period, the member is personally responsible for the payment of all day-to-day medical expenses.</p>
Discovery Health Rate (DHR)	<p>This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.</p>
Member	<p>The reference to members in this document also includes dependants, where applicable.</p>
Annual Threshold	<p>At the beginning of each year, Discovery Health sets predetermined Rand values, called Annual Thresholds. All members on Executive, Comprehensive and Priority Plans are given Annual Thresholds. These Annual Thresholds vary according to the number of people that are on the plan.</p> <p>Annual Thresholds are based on the sum of the different plan participants. This makes sure the Annual Thresholds are fair.</p>



How to apply for the virtual consultation pharmacy-clinic network

Wellness Network Pharmacies that have an existing agreement in place with a Discovery Health-integrated telemedicine enabler are eligible to apply to become part of the virtual consultation pharmacy-clinic network and to claim for virtual consultations.

Individual pharmacies

Your telemedicine enabler that provides you with the software for virtual consultation will give you a Discovery Health virtual consultation pharmacy-clinic network agreement once the software is fully installed. Complete the agreement with details, practice number and nurse permits, and email it to provider_administration@discovery.co.za. Please allow us three working days to process these requests.

Group pharmacies

For group pharmacies with an existing Discovery Health network agreement, please request that your pharmacy head office emails the completed Discovery Health virtual consultation pharmacy-clinic network registration form with the details, practice number and nurse permits to provider_administration@discovery.co.za. Please allow us three working days to process these requests.

Who can claim for virtual consultations?

Discovery Health Medical Scheme members on certain plans

Discovery Health Medical Scheme members who have spent their annual Medical Savings Account (MSA) allocation can claim for virtual consultations in our wellness network through the Day-to-day Extender Benefit (DEB). This benefit covers pharmacy-clinic consultations with a registered nurse in our defined wellness network, supported virtually by a general practitioner. The number of available consultations is set out in the plan rules.

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

Claims are covered from the member's available day-to-day benefits. If the member is in their Self-payment Gap (SPG), claims are paid from the Day-to-Day Extender Benefit subject to the limits set out in the plan rules. (See *Detailed plan rules* section in this document).

What does the consultation fee cover?

The pharmacy-clinic consultation fee covers a registered nurse in the wellness network at a fixed rate for services that fall in the nurse's scope of practice. Only pharmacies with a Discovery Health virtual consultation pharmacy-clinic network agreement in place can claim for pharmacy-clinic consultations. We cover the following services:

- Discovery Health Medical Scheme member consultations with a pharmacy nurse
- Discovery Health Medical Scheme member virtual consultations with a network general practitioner, facilitated by the pharmacy nurse

When the service needs of the member do not fall within the nurse's scope of practice, the pharmacy clinic nurse may, when warranted and clinically appropriate, do one of the following:

- Refer the member to the pharmacist for schedule 0 – 2 medicines, which are then covered by the member's available benefits or paid for by the member where they do not have benefits available.
- Facilitate a virtual consultation with a general practitioner (GP) on the virtual consultation panel. The panel GP will determine if a prescription is necessary during the video consultation.



The panel GP may refer the member for a face-to-face consultation with a network GP, where required. To find a provider in our network, members can visit www.discovery.co.za under *Medical Aid > Find a doctor* or click on *Find a healthcare provider* on the Discovery app.

Claims are subject to a pharmacy-clinic verification process, and pharmacies need to adhere to all applicable rules of participation for pharmacy clinic consultations to be covered. For more information, please see the *Detailed Discovery Health Medical Scheme plan rules* section of this guide.

Consultation procedure

Follow steps 1 to 11 during your consultation procedure. It is important to follow this sequence of steps to help you with the claims procedure.

1. Confirm the member's available benefits with us before the consultation takes place.
 - Go to www.discovery.co.za and click on *Healthcare Professionals* (bottom right of the home page). Enter your username and password to log in to the Healthcare Professional Zone.
 - Click on *Member validation* and *Virtual quote*.
 - Use the patient's details (member number or ID number, name and surname) to validate their membership and to check if the membership is active.
 - Once you have validated the membership, use the virtual quote tool to complete a virtual quote.
 - If the particular plan does not cover the consultation, discuss the self-payment options with the patient.
 - For information about registering on the Healthcare Professional Zone, please refer to the *How to register on the Healthcare Professional Zone* section in this document.
2. Get appropriate consent from the patient in each of the following steps:
 - To conduct the physical examination, if appropriate
 - To use the GP video consultation
 - To get a prescription from the GP
 - To fill their prescription at the pharmacy or tell the member where they must go to collect their medicine.
3. Start your discussion with the patient to determine the reason for the consultation, then do an appropriate examination where needed to determine the concern.
4. Complete the SOAP note and submit it on the telemedicine system. It is important to do this first, before submitting the claim, because we will reject the claim if we get the claim before the SOAP note is submitted.
5. Determine whether the patient may need extra medicine or care. If they need schedule 0 – 2 medicine, refer the patient to the pharmacist for any over-the-counter medicine covered by the relevant plans. If they need schedule 3 and higher medicine, ask the patient for their consent to have a virtual consultation with a panel GP. Have the virtual consultation with the panel GP on the Discovery-integrated telemedicine system.
6. Referral for a face-to-face GP consultation. Only the panel GP who performed the virtual consultation can refer a patient for a face-to-face consultation at a network GP. Please help the panel GP to do the referral according to the steps on the telemedicine system.
7. We will consider paying for extra material, tests or vaccines based on the relevant plan rules. We may pay from the member's available day-to-day benefits or their other benefits, but they might also have to pay for it 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.
8. Submit the consultation claim to us on your pharmacy's dispensing system using the appropriate code for the agreed rate and the relevant plan. The service description and submission codes should be available on your claims software. If not, contact your contracted software provider to load it.

The following codes will apply:

NAPPI code	Service	Procedure code
004 205 001	Discovery Health Medical Scheme registered nurse consultation	880053



Individual consultation with referral to virtual consultation GP

9. The relevant telemedicine provider will send the GP's claim on behalf of the panel GP.

The following code will apply:

GP virtual consultation code

NAPPI code	Service	Procedure code
004 206 001	Discovery Health Medical Scheme virtual consultation GP Can refer member to a face-to-face GP consultation.	7503

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 and you may have to fix it before submitting the same claim again.

10. If your claim is rejected, investigate the reason code on the screen to understand the reason for the rejection. Correct the claim and resubmit where 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.	Member must pay the claim.
322	Screening limit reached. Not paid.	Investigate the procedure submitted and resubmit: code 880051 versus 880053.
332	Plan does not cover this treatment or test	Member must pay the claim.
355	Did not use network provider	This pharmacy does not currently take part in the pharmacy-clinic network for virtual consultations. We need a contract.
400	Provider may not refer, member must pay the claim.	Follow correct referral procedures. Only the virtual consultation GP can refer a patient for a face-to-face GP consultation. Not all healthcare disciplines may prescribe or refer for certain services.
1002	We do not cover this service.	The plan does not cover this healthcare service. Patient must pay for this service from their own pocket.
1004	Non-network provider. Member to pay.	We have not paid this claim, because you (the healthcare provider) are not part of the network. The member must pay this amount.
1040	Not paid. Need virtual consultation note	First submit the SOAP note before submitting the claim.
1245	Note: not submitted. Claim not paid	We have not paid this code, because you have not submitted the consultation note to us.
9848	Invalid claim option. Submit on: DISCKD20	Resubmit on the submission code given in 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.
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1. If the rejected result is relevant, explain to the patient why they must pay for the consultation themselves.

Detailed Discovery Health Medical Scheme plan rules

- Consultations from the Day-to-day Extender Benefit will be funded at the Discovery Health Rate.
- Materials, procedures, or any other healthcare services will be paid from the member's available day-to-day benefits or paid by the member 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

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

Plan	Benefit	Cover
Executive, Comprehensive and Priority	Unlimited visits with a nurse at a network pharmacy	
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
Executive, Comprehensive and Priority	Unlimited virtual GP consultations if referred by a nurse	
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
Executive, Comprehensive and Priority	Unlimited consultations if referred by a virtual GP	
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 only accumulate to one Day-to-day Extender Benefit consultation.

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

How we fund pharmacy-clinic claims for Discovery Health Medical Scheme members

The following table indicates how we will fund claims for members with available funds in their Medical Savings Account and members 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 funded	Other services (eg medicine blood tests)
Member still has funds in their Medical Savings Account and visits a pharmacy-clinic network for a consultation with a nurse	We will pay from available funds in the Medical Savings Account.	
Member has run out of funds in their Medical Savings Account or is in their Self-payment Gap	We will pay from the Day-to-day Extender Benefit.	Member to pay for the consultation themselves



and visits a pharmacy-clinic network for a consultation with a nurse

Member on Saver plan has used up all their DEB consultations and visits a pharmacy-clinic network for a consultation with a nurse

Member to pay for the consultation themselves.

Member to pay for the consultation themselves

Member is in their Above Threshold Benefit and visits a pharmacy-clinic network for a consultation with a nurse

We will fund from the Above Threshold Benefit.
Note: 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

Referrals for virtual consultations with a panel GP

Where necessary, the pharmacy nurse can refer a member for a virtual consultation with a panel general practitioner (GP) through Healthforce to dial in the GP. The Healthforce GP consultation portion will be claimed separately from the nurse consultation.

Referrals for face-to-face consultations with a network GP

Only the panel GP can refer a member for a face-to-face network GP visit. To find a GP in the network, members can use the Discovery app or log into www.discovery.co.za and search for a provider by selecting Medical Aid > Find a doctor > Find a doctor close to you.

Claims reimbursement process

Send claims to Discovery Health for reimbursement

Payment for the healthcare services you provide to patients is based on a fee-for-service model. We will pay a fixed fee for each completed consultation. Claims should only be submitted after the nurse has completed the consultation together with a SOAP note on Healthforce.

Consultation codes

You will need to send a NAPPI code on your pharmacy claiming system, which will link to a consultation code.

NAPPI codes that need to be sent, the consultation rate and linked procedure code

Pharmacy code	Description of service	Procedure code
004205001	DHMS registered nurse consultation Individual consultation, counselling, planning and assessment with referral to virtual consultation GP consultation where required	880053
004206001	DHMS GP Panel Unscheduled, virtual consultation of stabilised patient with average duration and complexity, and ability to refer to Discovery Health network GP for face-to-face consultation	7503

Please make sure the above codes and rates are loaded onto your system. All nurse consultations require a SOAP note regardless of whether the patient has been referred for a virtual consultation or not. Without the SOAP note the claim will be rejected.

How to register on the Healthcare Professional Zone

1. Go to www.discovery.co.za
2. Click on the blue *Register* button on the top right-hand side of the screen



3. You will need to give verification information by selecting one of the identification types from the dropdown list and then entering the relevant details
4. On the same page, select the channel that would be most appropriate to receive the PIN (personal identification number) notification from the drop-down list. The choices are SMS or email. Please note that if you choose SMS, the respective cellphone must be within reach and if you choose email, the email system must be connected and open to receive the temporary PIN code that we will email. The PIN code is a unique temporary code and expires within seven days after you received it. This code is necessary to continue with the registration process
5. Once you have chosen the relevant notification method and confirmed the email address or cellphone number, tick the box *I agree to the terms of consent* then click on *Send* to continue with the registration process
6. The next page will ask for the PIN code you received by SMS or email, depending on the notification method that you selected in the previous step. Once you have entered the PIN code, click on *Continue*
7. You must select the login details on the next screen. 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. Confirm a personal password, which must contain at least six characters and it must be an alphanumeric combination (a combination of letters and numbers). Please read and accept the terms and conditions.
8. Once you have given all the details, simply click on the *Register now* button to confirm the registration.
9. Click on *Enter website*. Otherwise, the system will automatically log in.

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

Contact us

General enquiries from healthcare professionals:

- Discovery Health Medical Scheme enquiries: Call us on 0860 44 55 66 or email healthpartnerinfo@discovery.co.za
- Hospital preauthorisation: 0860 44 47 79
- HIV-related enquiries: chronicqueries@discovery.co.za
- To find out who Discovery's health partners are, visit the Discovery website at www.discovery.co.za