

INTERNATIONAL CLINICAL REVIEW SERVICES

DISCOVERY HEALTH MEDICAL SCHEME
2024





Overview

Discovery Health Medical Scheme, (“The Scheme”), promises to deliver the best care to all of our members. We recognise that South African specialists offer exceptional quality of care through their high levels of expertise and knowledge. Our experience tells us that there are times when a specialist may want to collaborate with other experts in a certain field of medicine, especially when their patients are facing life-threatening and life-changing conditions, and when this involves the use of new treatment modalities.

In some cases, a patient may ask their specialist to assist them in getting an expert collaborative review for these conditions. To make this possible, Discovery Health Medical Scheme has collaborated with The Clinic by Cleveland Clinic to bring members access to the medical expertise of Cleveland Clinic, an international medical centre in the United States, recognised as one of the top medical institutions in the world. Through this partnership, all Discovery Health Medical Scheme members have the opportunity to get a virtual expert collaborative review from a Cleveland Clinic physician specialist.

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
Comprehensive cover	<p>This cover includes benefits that go beyond the essential healthcare services and Prescribed Minimum Benefits as prescribed by the Medical Schemes Act. Comprehensive cover offers additional cover and supplementary benefits to compliment basic cover. You have the flexibility to choose your healthcare options and service providers. Whether it's full cover or options outside of full cover, we give you the freedom to decide what suits your needs. Our cover is in line with or goes beyond defined clinical best practices. This makes sure that you get treatment that is expected and clinically appropriate.</p> <p>We may review these principles from time to time to stay current with changes in the healthcare landscape. While comprehensive, cover remains subject to the Scheme's treatment guidelines, protocols, and designated service providers. We still prioritise managed care to ensure the best outcomes for your health.</p>
Day-to-day benefits	These are the available funds allocated to the Medical Savings Account (MSA) and Above Threshold Benefit (ATB), where applicable. Depending on the plan you choose, you may have cover for a defined set of day-to-day benefits. The level of day-to-day benefits depends on the plan you choose.
Discovery Health Rate (DHR)	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.

More about The Clinic by Cleveland Clinic and the service it offers

The Clinic by Cleveland Clinic offers virtual access to the medical expertise of Cleveland Clinic, a non-profit, multi-speciality academic and medical centre. Cleveland Clinic integrates clinical and hospital care with research and education, which achieves optimal outcomes in the treatment of rare and complex conditions. They are recognised as leaders in providing second opinions, especially in cases where specialised input would be of benefit to a patient's case.

You can get an expert collaborative review from more than 3500 expert physicians in 550 super-specialities of medicine

The Clinic by Cleveland Clinic offers expert collaborative medical reviews either online or by email correspondence, for conditions that affect a person's quality of life, or more serious life-threatening conditions, including inborn errors of metabolism like Pompe disease, nephroblastoma, and unusual conditions in children like insulinoma.

The top 17 most requested diagnoses in the programme include:

1. Cancer
2. Kidney and urological diseases
3. Heart and valve diseases
4. Lung diseases
5. Orthopaedic injuries and diseases
6. Obstetrics and gynaecological disorders



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| 7. Brain tumours and neurological disorders | 8. Paediatric disease |
| 9. Haematological blood disorders | 10. Rheumatologic diseases |
| 11. Digestive diseases | 12. Skin disorders |
| 13. Eye diseases | 14. Spine disorders |
| 15. Geriatric conditions | 16. Thyroid and metabolism diseases |

The Clinic by Cleveland Clinic's expert collaborative review service is for confirmation of diagnosis and treatment recommendations

The Clinic by Cleveland Clinic's service is for when a Discovery Health Medical Scheme member faces a life-threatening diagnosis or one that affects their quality of life. The second opinion provides either a confirmation of, or alternative to, the diagnosis and treatment recommendations. This service does not include the actual treatment.

The cost of the collaborative review process

The cost for a second opinion from The Clinic by Cleveland Clinic is \$1300. This fee is inclusive of radiology and pathology review as well as a detailed opinion from the Cleveland specialist who will provide a comprehensive report to your treating doctor. Discovery Health Medical Scheme will pay 100% of the amount on the Executive Plan and 75% of the amount on other plans. This amount does not affect your day-to-day benefits as the Scheme pays this amount. If you are on the Executive Plan, you will not need to pay upfront as the consultation is covered in full by the Scheme.

Discovery Health (Pty) Ltd will coordinate the collaborative review process for you

Discovery Health (Pty) Ltd (registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes), as the administrator of the Scheme, will oversee the second opinion process on your behalf and on behalf of your treating doctor. From the initial case creation, a dedicated case manager will facilitate all the interactions between your treating doctor in South Africa and The Clinic.

These are the steps involved for you to access the collaborative review service

Your treating doctor will request a collaborative review from a specialist physician at The Clinic by Cleveland Clinic on your behalf

Your treating doctor can request a second opinion, either through their online portal or by email.

You must send signed consent forms when you send your proof of payment

Both Discovery Health Medical Scheme and The Clinic by Cleveland Clinic require consent forms to be completed. The case manager will send you the consent forms, Cleveland Clinic's terms and conditions and a cover letter that will assist you when completing the form.

You need to pay the cost for the second opinion within 10 days after your case is opened and send the proof of payment to CLEVELAND_PAYMENTS@discovery.co.za.

If we do not receive proof of payment and the completed consent forms within 10 days after the case has been logged on our system, the case will be closed.

We will send the case details to a Cleveland Clinic physician specialist

Once the case manager receives the required documents, the details of the case will be sent to a physician expert at The Clinic. The expert specialist at The Clinic will review the case and provide the case manager with a detailed second opinion report including treatment recommendations.

The case manager will give the report to your doctor who will share the report and discuss The Clinic physician's recommendations with you. As soon as the final medical report from The Clinic is received, Discovery Health Medical Scheme will pay 100% of the amount on the Executive Plan and 75% of the amount on other plans.

Please note: The Clinic by Cleveland Clinic's recommendations are not a guarantee of funding from the Scheme. Funding is subject to preauthorisation, treatment protocols, plan benefits and Scheme Rules.



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.