

POLMED NEWS



GREETINGS FROM THE PRINCIPAL OFFICER

The year 2020 is a challenging one for everyone in South Africa and all over the world due to the deadly Coronavirus, which is wreaking havoc globally. There is literally no country in the world which has not been affected by COVID-19: infection rates are increasing, the death toll keeps on climbing, the global economy has been severely affected, and in some areas, the economy has come to a stand-still with the exception of essential services.

South Africa has had to take drastic measures in order to disrupt the rate of infections, flatten the curve and save as many lives as possible, such as the lockdown that was implemented at the end of March 2020. Polmed believes that the bold decision that was taken by the Government in this regard is commendable. However, the reality is that the battle is far from over, as evidenced by the increasing rate of infections and the death toll. As fellow South Africans, we all have a role to play in fighting this ruthless pandemic.

Polmed would like to salute the amazing and patriotic role that our members are playing in helping the Government to fight this deadly virus. As law enforcement officers, our police officials have been working tirelessly to ensure that citizens abide by the regulations that have been promulgated by the Government to curb and minimise the further transmission of the Coronavirus. More importantly, we salute your resilience and perseverance to do your jobs for the good of our country – despite the risks that you face on a daily basis.

Like all other healthcare organisations, Polmed is also feeling the impact of COVID-19. As at 4 June 2020, 15 672 COVID-19 tests had already been conducted amongst our members, with 1 150 beneficiaries testing positive. Western Cape province has registered the highest number of infections, followed by Gauteng, KwaZulu-Natal and the Eastern Cape.

In terms of hospital admissions, 130 members have been hospitalised due to COVID-19, but the good news is that 54 members have already recovered. Unfortunately, nine members lost their lives as a result of this virus, and we deeply mourn with their families, friends and colleagues.

The Scheme has already spent just over R48 million on COVID-19 related cases, and it is estimated that COVID-19 could cost the Scheme anything between R110m and R445m.

Despite the above projected financial impact, members can be assured that the Scheme will continue to look after their healthcare needs even during this pandemic, and that COVID-19 will not have any impact on members' contributions.

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COVID-19 has been declared a Prescribed Minimum Benefit (PMB) by the Council for Medical Schemes (CMS), and all COVID-19 related costs will be paid from your Risk benefit, and not from your day-to-day benefits. Members can therefore be at peace knowing that the pandemic will not put any financial pressure on them as Polmed has them covered.

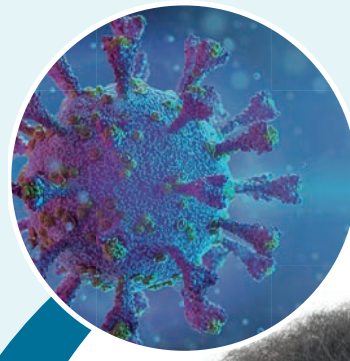
Screening and testing are essential steps for early detection, quarantine and treatment, including possible hospitalisation where required. Polmed is working with the SAPS Employee Health and Wellness (EWH) to facilitate the nationwide screening and testing. Polmed has also partnered with Wellness Odyssey and Gift of the Givers to perform screening and testing of SAPS members all over the country, and hotspots such as police stations and roadblocks have been prioritised for this purpose. Wellness Odyssey has also trained SAPS officers to conduct daily screening of their colleagues at the various police stations in order to identify high risk patients early and refer them for further screening and testing by their medical doctor.

We therefore assure our members that their Scheme will be there for them throughout this pandemic, and will accordingly provide them with relevant healthcare cover in the event that they contract COVID-19.

In the interim, we all need to continue being vigilant by practicing good hygiene practices, wearing masks, and keeping the required social distancing.

Together we shall overcome.

Ms Neo Khaue
PRINCIPAL OFFICER



ZERO TOLERANCE FOR HEALTHCARE FRAUD



Healthcare fraud is a criminal offence that can deplete the reserves of a medical scheme and can lead to increased premiums and decreased benefits.

Polmed has invested substantially in the fight against healthcare fraud, waste and abuse. In 2019, we reported over 25 criminal cases involving both members and healthcare service providers to the SAPS for prosecution.

The Board of Trustees is determined to address the fraudulent actions of both service providers and members

in demonstration of its zero-tolerance policy towards fraud. Accordingly, members who are identified to be partaking in fraudulent activities against the Scheme could face termination of their membership.

A strong base of ethical members and service providers ensures the sustainability of any medical scheme. Polmed protects the identities of whistle-blowers. Do the right thing and blow the whistle on fraud by anonymously calling 0800 112 811, SMS 33490 or email information@whistleblowing.co.za

POLMED TAX CERTIFICATES

DID YOU KNOW?

- You can access your Polmed Tax certificate for the 2020 tax year by logging into the Polmed website's Member Zone (via the 'Member Zone' button at the top of the home page) or calling 0860 765 633 and selecting the IVR tax certificate option.
- If you do not have access to the website, your tax certificate will be emailed to you closer to the start of the filing season.
- It is a SARS requirement to indicate the annual grant amount received from SAPS and your annual contributions on your tax certificate.



PERSONAL AND BANKING DETAILS



DOES POLMED HAVE YOUR UPDATED PERSONAL DETAILS ON RECORD?

- Please update the ID numbers of your dependants to avoid possible suspension from the Scheme or non-payment of your claims.
- You can do this by completing the Contact Details Form available on the Polmed website via the Member Zone.
- Submit the completed form with a copy of the applicable barcoded ID, Smart card or a Birth certificate (if a dependant is younger than 18 years old) via the following methods
 - Fax 0861 888 110
 - Email polmedmembership@medscheme.co.za

DID YOU KNOW?

- You may have a refund due to you, but without your correct banking details, Polmed is unable to process the refund.
- To update your banking details, we need a copy of your ID and a bank statement/bank stamped confirmation not older than three months.
- You can submit your documents via the following methods
 - Fax 0861 888 110
 - polmedmembership@medscheme.co.za



POLMED'S PROLONGED/ HOME-BASED CARE EVALUATION AND APPROVAL PROCESS

People require general care in two stages of their lives - when they are babies and when they are old and too weak to care for themselves. Both stages can be classified as normal physiological phases and not necessarily as a result of an underlying illness.

Because Frail Care (general care) is not included in Polmed benefits, it is essential to distinguish between "frail care" and "long-term medical care", which might be required due to an underlying medical ailment.



Several factors are considered during the evaluation process to determine whether Polmed can or should fund medical care. The evaluation and pre-authorisation process is performed by clinical personnel to determine the medical necessity and make a final decision on the appropriate funding.

SOME OF THE FACTORS THAT ARE NORMALLY TAKEN INTO CONSIDERATION INCLUDE THE FOLLOWING:

- > An In-Hospital Case Manager identifies a patient that will require ongoing care after being discharged from the hospital;
- > The patient is referred for long-term care by the treating doctor or other caregiver; and
- > A family member refers the patient to Polmed for possible long-term care.

Once the diagnosis, the level of functioning and specific needs of the patient have been identified, a funding decision can be made and this will be based on the level of intensity of care required.



Polmed's managed care service provider will liaise with registered nurses in the area where the patient resides to assist them with the pre-authorisation process for care. A patient's out-of-hospital benefits will not be affected as the service will be funded from Major Risk.

Authorisation will be provided according to the clinical status of the patient and reviewed on a monthly basis.

Patients undergoing this kind of care must please note that Polmed does not reimburse accommodation in an old-age home; but the professional services and/or consumables that have been pre-authorised will be funded.

Polmed believes that home-based care is a cost-effective way of providing care and treatment to the frail and weak, and encourages members to consider it should the need arise.

DAY SURGERIES

If you are admitted at a hospital for day surgery, you may be liable for a co-payment. It is therefore important to familiarise yourself with Polmed's list of procedures that must be completed as day surgery at a Day Clinic or Hospital.



Some typical day surgeries include cataract procedures, circumcisions, arthroscopies, colonoscopies and nerve block injections. A complete list of the day procedures can be found in your benefit guide on page 51.



We advise you to request pre-authorization and confirm admission details for day surgeries with Polmed by calling **0860 765 333**.



Your treating doctor must admit you for day surgery at a Day Hospital/Clinic on the Polmed Hospital network, failing which you will be liable for an upfront co-payment of R2 000 or short payment of R2 000 on your hospital account that will not be refunded by Polmed.

The co-payment will only be waived in the following cases:

- When it is a medical emergency;
- When the doctor does not have the equipment to perform the procedure; and
- When there are no Day Clinics nearby.

To search for a Day Clinic close to you, please visit www.polmed.co.za/provider-search/specialty <https://admin.medscheme.co.za/2013/Polmed/Generic/LocatorPOL/>

Introducing Polmed Midwife-led Care



What is a midwife?



A **registered midwife** is a medical professional who has completed training at a recognised nursing college or university and is registered with the South African Nursing Council.

She/He is trained to care for pregnant women during their pregnancy, and to assist these women during childbirth.



A **registered midwife** has been trained to detect and respond to any abnormalities or unforeseen difficulties before, during and after the birth. She/he is knowledgeable of what to do if the mother and new-born needs extra care.



A **registered midwife** works closely with doctors and will refer the mother to the doctor's expertise if anything out of the ordinary arises. They have a relationship with private and government hospitals, and this gives them the ability to seek emergency care for the mother and child.



A **registered midwife** can assist you to deliver in the comfort of your home, hospital or at midwife birthing units.



The Benefit

For the pregnant mother:

- You have been allocated a dedicated registered midwife who will consult you during your pregnancy. She/he will assess, manage you throughout your pregnancy and deliver your baby.
- A care plan will be created for you allowing access to all necessary benefits.
- You will have access to the Polmed Care Manager who'll support you with matters relating to your benefits.
- Professional care during pregnancy, delivery and post-natal.
- 24-hour access to the midwife.
- Delivery in the comfort of your home or state of the art midwife facility.
- Valuable information sharing on pregnancy, labour and breast feeding.
- Someone to talk to regarding your fears.
- Post-delivery support.
- Baby examination immediately after birth.

How to access the benefit and services of a midwife

- Obtain authorisation by calling our call centre or sending an email.
- You can self-refer yourself to a midwife in the network.



To locate your closest midwife please click on the **"Search for a Provider"** link on www.polmed.co.za and follow the instructions.

Please call us on **0860 765 633** (follow the voice prompts) between 08:30 and 17:00, Monday to Friday, or send an email to polmedmatmw@medscheme.co.za.



A look back at our recent Wellness Events



LET'S PREVENT AND MAKE A HEALTHIER CHOICE!

