



CMScript

Member of a medical scheme? Know your guaranteed benefits

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It's an emergency only if you need immediate treatment

It is not enough for a medical emergency to be diagnosed. Your condition is an emergency only if you require immediate treatment for serious impairment to bodily function. This edition of CMScript aims to clarify the definition of an emergency.

All medical emergencies are prescribed minimum benefits (PMBs) which require full payment from your medical scheme.

But diagnosis alone is not enough to conclude that a condition is a medical emergency. The condition must require immediate treatment before it can qualify as an emergency and, subsequently, a PMB.

So when is a medical condition an emergency?

“You may be diagnosed with an emergency medical condition but if you do not require immediate treatment, your condition is not an emergency.”

The Medical Schemes Act 131 of 1998 defines an “emergency medical condition” as “the sudden and, at the time, unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a body organ or part, or would place the person’s life in serious jeopardy”.

Put simply, the following factors must be present before an emergency can be concluded:

1. There must be an onset of a health condition.
2. This onset must be sudden and unexpected.
3. The health condition must require immediate treatment (medical or surgical).

4. If not immediately treated, one of three things would result: serious impairment to a bodily function, serious dysfunction of a body part or organ, or death.

If you are not treated for your condition and only tests are conducted, your medical scheme does not necessarily need to cover your condition because tests are diagnostic measures which are not covered by the definition of an emergency.

If you are treated, you can claim the cost of treatment because it cannot reasonably be argued that a health condition is an emergency only if the diagnosis says so.

For a medical condition to qualify as an emergency, diagnosis is not enough; you must require immediate treatment. Diagnosis may in any case come too late for any treatment to save a person’s life or bodily function or use of a body part.

This is a reworked version of an article that first appeared in CMS News, Council’s official newsletter, in February 2012. CMS News is available on Council’s website (<http://www.medicalschemes.com/Publications.aspx?id=11&category=CMS%20News>).

Prepared by: Aleksandra Serwa
 Reviewed by: Dr Boshoff Steenekamp

information@medicalschemes.com
 Hotline: 0861 123 267
 Fax: 012 430 7644

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