

HIVCare Programme

Who we are

LA Health Medical Scheme (referred to as 'the Scheme'), registration number 1145, is a non-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to as 'the administrator'), is a separate company and an authorised financial services provider (registration number 1997/013480/07). Discovery Health (Pty) Ltd takes care of the administration of your membership for the Scheme.

Contact us

You can call us on 0860 103 933 or visit www.lahealth.co.za for more information.

Overview

This document gives you information about the LA Health HIVCare Programme. It explains your cover for hospital admissions related to HIV and AIDS, and how we pay for HIV medicine. It also explains how your Premier Plus HIV GP will help manage your condition in this programme. We also give you information about the doctor's consultations, laboratory tests and X-rays LA Health covers.

About some of the terms we use in this document

You might come across some terms in the document that you may not know. Here are the terms with their meaning.

Terminology	Description
Chronic Drug Amount (CDA)	The Scheme pays up to a monthly amount for a medicine class, subject to the benefits of your Option. This applies to medicine that is not listed on the Scheme's medicine list (formulary). The Chronic Drug Amount (CDA) does not apply to the LA KeyPlus Option.
Day-to-day benefits	LA Comprehensive: from the Medical Savings Account or the Above Threshold Benefit LA Core or LA Active: from the Medical Savings Account and the Extended Day-to-day Benefit LA Focus: from the Medical Savings Account LA KeyPlus: the Scheme pays for day-to-day healthcare expenses. Benefits are extended as per the Rules in each instance.
LA Health Rate/Scheme Rate	This is the rate that the Scheme sets for paying claims from healthcare professionals.
Payment arrangements	We have payment arrangements in place with specific specialists to pay them in full.
Premier Plus HIV GP	A Premier Plus HIV GP is a network GP who has contracted with us to provide you with high quality healthcare for your condition.

The HIVCare Programme at a glance

What is HIV?

HIV (Human immunodeficiency Virus) is a virus that attacks the body's immune system. There is currently no cure for HIV, however with access to effective HIV prevention, early diagnosis and treatment and care it can be managed.

If HIV is not treated, it can progress to AIDS.

What is AIDS?

AIDS (acquired immunodeficiency syndrome) is an advanced stage of HIV. This is where HIV is on final stage of progression.

Signs and symptoms of HIV and AIDS

The only way to know if you are HIV positive is by going for an HIV test that is done by a qualified health care professional.

The signs and symptoms of HIV differ depending on the stage of infection.

After few weeks of being infected, a person might have or experience the following symptoms:

- Fever
- Headache
- Rash
- Sore throat.

As the infection progressively weakens the immune systems, a person might have the following signs and symptoms:

- Swollen lymph nodes
- Weight loss
- Fever
- Diarrhea
- Cough.

A well-managed chronic condition equals to Healthy Life

Five Key Pillars to make your HIV Journey a Success.

1

Protect your family and your partner against HIV and AIDS

If tested positive for HIV, you can protect your family and loved ones against HIV virus by doing the following:

- Not sharing used or unsterilized needles
- Use condoms every time you have sex
- Continue taking your HIV medicines as prescribed by your doctor
- If your partner is not on treatment, advise her or him to have a conversation with the Health Care provider about taking PrEP (Pre-Exposure Prophylaxis).

2

See your Premier Plus HIV GP regularly

Having a doctor who you trust and see regularly will help ensure that your condition is well managed. Your doctor will discuss your medicine and blood test results with you. You should also ask your doctor any questions you may have about your chronic condition.

3

Take your medicine

Taking your medicine as prescribed by your doctor will help you live a long and healthy life.

Here are some of the benefits of taking your HIV medicine as prescribed by your doctor:

- Your viral load will be suppressed, meaning your body has very low levels of the virus (less than 200 copies of HIV per milliliter of blood).
- Your CD4 count will increase which means that your immune system is getting stronger.

The virus will grow slower. If you skip your doses or do not stick to your medicine routine, you will give the virus a chance to grow quicker, meaning you may get sick or infect your loved ones.

4

Go for Viral load test regularly

Viral load means the amount of virus that the infected person has in their blood.

A low viral load shows that an HIV treatment is working, while a high viral load shows that you are not taking your HIV medicine as you should, or the virus is becoming resistant to the medicine.

It is important to keep going for viral load testing, as this can help your doctor to identify any potential issues early on. If a viral load test shows that your body is not responding well to the medicine, your doctor can immediately change your treatment. You need to go for viral load testing at least twice a year.

5

Live a healthy lifestyle

Living a healthy lifestyle is very important as it can help you prevent other chronic diseases and long-term illness. How to improve your lifestyle:

- Eating a well-balanced diet can strengthen your immune system and help you maintain a healthy weight.
- Regular exercise can help you lower your risk of developing other chronic conditions such as diabetes and cardiovascular disease.

You have access to clinically sound and cost-effective treatment

We base LA Health's HIVCare protocols on the Southern African HIV Clinicians' Society and South African Department of Health's guidelines. Approval of HIV-related services is subject to the Prescribed Minimum Benefit guidelines and your benefits.

We deal with each case with complete confidentiality

HIV or AIDS is a sensitive matter, whether one has the condition or not. Our HIV healthcare team respects your right to privacy, and will always deal with any HIV or AIDS-related query or case with complete confidentiality.

When you are registered on the HIVCare Programme there is no limit to the hospital cover. You must always get approval before you are admitted to hospital, and you or your doctor must let us know as soon as possible when you are admitted in an emergency.

The LA Health Medical Scheme Rules always inform us of how we pay for treatment while you are in the hospital.

Benefits of using a Premier Plus GP to manage your condition

When you register for the HIVCare Programme and choose a Premier Plus HIV GP to manage your condition, you are covered for the care you need, which includes additional cover for social workers.

LA Health covers a specified number of consultations and HIV-specific blood tests.

When you are registered on the HIVCare Programme, the Scheme pays for four GP consultations and one specialist consultation for the management of HIV. These benefits are available per person in the specific benefit year.

You have full cover for GPs who are on the *Premier Plus HIV GP Network* and specialists who have a payment arrangement with us. For the LA KeyPlus option, you will need to nominate your primary care doctor in the Keycare and GP Network. The Scheme will pay the account up to the agreed rate. If you don't use a healthcare provider who we have an arrangement with, you will be responsible for any shortfall between what the provider charges and what LA Health pays.

If you are on the LA Comprehensive, LA Core, LA Active or LA Focus Option, you must use a Premier Plus HIV Network GP to manage your condition, to avoid a 20% co-payment. If you are on the LA KeyPlus Option, you must go to a primary care doctor who is on both the KeyCare and GP Network, to avoid a 20% co-payment.

To find out if the provider is on the Scheme's network, please log on to www.lahealth.co.za

The Scheme also pays for HIV-specific blood tests if you are registered on the HIVCare Programme. These tests are a measure of the extent of the HI-virus, and are instrumental in managing your response to treatment. The specific tests are listed in the HIV Benefits brochure, which is available in the 'Find a document' section at www.lahealth.co.za

HIV drug resistance test

You must obtain pre-authorisation to have the test covered from you Risk Benefits, irrespective of whether the test needs to be done in-or out-of-hospital.

The authorisation process is used to make sure that you receive best-practice HIV care, based on clinical evidence, and to ensure quality of care and health outcomes. You must follow the authorisation process for every request.

If you have not registered on the HIVCare Programme, the tests will be paid for from your available day- to-day benefits. If you have run out of funds, you must pay for these costs yourself.

We pay for antiretroviral medicine from the Scheme's HIV medicine list, up to the LA Health Rate for medicine

If you have tested positive for HIV, you have cover for antiretroviral medicine that are on the Scheme's HIV medicine list (formulary). This includes treatment for the prevention of mother-to-child transmission, treatment of sexually transmitted infections and HIV-related (or AIDS-defining) infections. The Scheme will pay for supportive medicine that meet our requirements for cover (clinical entry criteria).

Our case managers will coordinate HIV medicine applications and monitor your use of antiretroviral treatment to ensure your treatment is effective.

For preventive treatment in case of sexual assault, mother-to-child transmission, trauma or workman's compensation, any condition-specific HIV waiting periods applicable to your membership do not apply to this preventive medicine. Cover is subject to national treatment guidelines and benefit confirmation. You do not need to register on the HIVCare Programme for this preventive treatment.

We provide cover for nutritional feeds to prevent mother-to-child transmission. Nutritional feeds are covered for babies born to HIV-positive mothers from date of birth for six months, according to the HIV nutritional and mother-to-child prevention milk formula list (formulary).

Getting the most out of your benefits

Register on the HIVCare Programme to access comprehensive HIV benefits. Call us on 0860 103 933 or email HIV_Diseasemanagement@lahealthms.co.za to register. The Scheme's HIVCare team will only speak to you, the patient, or your treating doctor about any HIV-related query.

Use approved medicine on our medicine list

LA Health does not cover experimental, unproven or unregistered treatments or practices.

You have full cover for approved medicine on our HIV medicine list (formulary) if your healthcare provider charges the LA Health Rate for medicine.

For clinically appropriate medicine that is not on the list, we will pay up to a set monthly amount (Chronic Drug Amount). You will be responsible to pay any shortfall from your pocket for medicine not on the list, or if the pharmacy charges more than the LA Health Rate for medicine. The Chronic Drug Amount does not apply to the LA KeyPlus Option.

Get your HIV medicine from the Scheme's designated service provider for this service

The designated service providers (DSPs) for HIV medicine are pharmacies in our HIV network. Please log on to www.lahealth.co.za to find a DSP pharmacy near you.

Only LA KeyPlus: if you do not use pharmacies in the Scheme's HIV network for your HIV antiretroviral medicine, you will have to pay 20% of the cost of your monthly HIV antiretroviral medicine.

Use a healthcare provider who participates in our payment arrangements

You have full cover at healthcare providers with whom the Scheme have payment arrangements, including GPs and specialists. LA Health Medical Scheme will pay their accounts in full, up to the agreed rate.

If you don't use a healthcare provider who we have an arrangement with, you will be responsible for any shortfall between what the provider charges, and what Scheme pays.

Tell us about where you'll be having your treatment and who your treating doctor is, and we'll confirm if we have an agreement with the healthcare provider. If you choose to have your treatment at a provider who we have an arrangement with, there will be no shortfall in payment. Remember that any benefit option benefits still apply in this case.

The Scheme will only pay for your HIV treatment if you have obtained approval for the treatment. It is important that you remain compliant with your treatment plan. Once you've registered on the HIVCare Programme, you'll need to send us follow-up test results when we ask for them, for us to assist you in the ongoing management of your condition. Take your HIV medicine as prescribed and send test results when we ask for them.

HIV or AIDS is a Prescribed Minimum Benefit condition

Prescribed Minimum Benefit cover

The Prescribed Minimum Benefits are minimum benefits that all medical schemes are required to provide for specific conditions that the Medical Schemes Act defines according to clinical guidelines. In terms of the Act and its regulations, all medical schemes must cover the costs related to the diagnosis, treatment and care of any life-threatening emergency medical condition, a defined set of 271 defined diagnoses (Diagnostic Treatment Pairs Prescribed Minimum Benefits or DTPMB) and 27 chronic conditions.

You may be required to use a designated service provider (DSP) to have full cover for a Prescribed Minimum Benefit. A DSP is a hospital or healthcare provider who has a payment arrangement with the Scheme to provide treatment or services at a contracted rate, without any co-payments by you.

The following requirements apply to access Prescribed Minimum Benefits:

- Your condition must be part of the list of defined conditions for Prescribed Minimum Benefits. You may need to send us the results of your medical tests and investigations that confirm the diagnosis for your medical condition.
- The treatment you need, must match the treatments included as part of the defined benefits for your medical condition.
- You must use a doctor, specialist or other healthcare provider who the Scheme has a payment arrangement with. There are some cases where this is not necessary, for example a life-threatening emergency.

HIV is classified as a Prescribed Minimum Benefit condition. The Scheme will however allow benefits according to certain clinical criteria and protocols. More information on our approach to Prescribed Minimum Benefits is available at www.lahealth.co.za

Your doctor can appeal for additional cover

LA Health covers certain basic out-of-hospital treatments related to HIV as a Prescribed Minimum Benefit. You can ask for additional cover if your condition requires this, through an appeals process. We will review the individual circumstances of the case; however, it is important to note that an appeals process doesn't guarantee a positive outcome and won't change the way we cover Prescribed Minimum Benefits.

If any additional cover is approved, the Scheme will pay the claims for these treatments in full, if we have a payment arrangement with your doctor. You may be responsible to pay part of the claim if we do not have an arrangement with your doctor and he or she charges higher than what the Scheme pays.

We pay all other out-of-hospital treatments from the available funds in your day-to-day benefits. If have used your day-to-day benefits, you will be responsible to pay these from your pocket.

Benefits available on your benefit option



Hospital admissions

Cover for all costs while you are in hospital is not automatic. When you know you are going to hospital, you need to tell us beforehand. You must preauthorise your admission to hospital at least 48 hours before you go in. Please phone DiscoveryCare on 0860 103 933 and follow the prompts to get approval.

When you contact us, please have specific information about your procedure and admission available, so that we can assist you.

GP and specialist consultations

If you have registered on the HIVCare Programme, we pay for four GP consultations (with a GP in the Premier Plus HIV GP Network), including one specialist consultation for HIV per person, each year. The Scheme may pay for more consultations including those for paediatricians, and should further consultations be clinically necessary.

To avoid a 20% co-payment, you must make use of the services of a Premier Plus HIV Network GP to manage your condition.

If you haven't registered on the HIVCare Programme, the consultation costs will be paid from available funds in your day-to-day benefits, up to the LA Health Rate. You will have to pay any shortfall from your pocket.

HIV antiretroviral and HIV-supportive medicine

If your approved medicine is on the Scheme's HIV medicine list, we will pay for it in full, up to the

LA Health Rate for medicine. Medicine not listed on the supportive formulary is paid up to the Reference Price. Approved antiretroviral medicine that is not on our HIV medicine list, will be covered up to a set monthly amount (HIV Chronic Drug Amount). You will be responsible to pay any shortfall from your pocket.

You have limited cover for the multivitamins and a vaccination shown below. Flu vaccinations will be paid from the Scheme's Screening and Prevention Benefit.

Medicine name	NAPPI code
Multivitamin forte	715460001
Multivitamin orange	838500005
Multivitamin	799173002
Heberbio hbv sgl dose 1ml adult	701659001
Euvax b vial 1ml	713048001

HIV-monitoring blood tests

If you have registered on the HIVCare Programme, the Scheme pays for these blood tests up to the LA Health Rate:

Test	Number of tests we cover for each person
CD4 count	4
Viral load	4
ALT	3
Full blood count (FBC)	4
Fasting lipogram	1
Fasting glucose	1
Urea and electrolytes (U&E) and creatinine	2
Liver function test (LFT)	1
HIV drug resistance test (genotype)	1 (we only cover this test if we have approved funding before this test is done)

If you haven't registered on the HIVCare Programme, the test costs will be paid from the available funds in your day-to-day benefits.



Hospital admissions

Cover for all costs while you are in hospital, is not automatic. When you know you are going to hospital, you need to preauthorise your admission to hospital at least 48 hours before you are admitted. Please phone DiscoveryCare on 0860 103 933 and follow the prompts to get approval.

When you contact us, please have specific information about your procedure and admission available, so that we can assist you. If it is an emergency, you must let us know as soon as you can when you have been admitted.

GP and specialist consultations

For members who have registered on the HIVCare Programme, we pay for four GP consultations (with your nominated primary care doctor in the Keycare and GP Network), including one specialist consultation for HIV per person, each year. The Scheme may pay for more consultations including those for paediatricians, and should further consultations be clinically necessary.

To avoid a 20% co-payment, you must use your nominated primary care doctor who is both on the KeyPlus and the GP Network, to manage your condition.

HIV antiretroviral and HIV-supportive medicine

Approved HIV antiretroviral medicine and HIV-supportive medicine on the Scheme's medicine list will be covered. Approved antiretroviral medicine and supportive medicine that is not on the medicine list (formulary) is paid up to the Reference Price. You will be responsible for paying any shortfall from your pocket. You have limited cover for the multivitamins and a vaccination shown below Flu vaccinations will be paid from the Screening and Prevention Benefit:

Medicine name	NAPPI code
Multivitamin forte	715460001
Multivitamin orange	838500005
Multivitamin	799173002
Heberbio hbv sgl dose 1ml adult	701659001
Euvax b vial 1ml	713048001

To make sure the cost of the medicine is covered in full, you must use the Scheme's designated service provider for HIV medicine. If you do not get the medicine from the Scheme's designated service provider, you will have to pay a 20% co-payment from your own pocket for your HIV antiretroviral medicine only.

HIV-monitoring blood tests

If you are registered on the HIVCare Programme, the Scheme will pay for these blood tests up to the LA Health Rate:

Test	Number of tests we cover for each person
CD4 count	4
Viral load	4
ALT	3
Full blood count (FBC)	4
Fasting lipogram	1
Fasting glucose	1
Urea and electrolytes (U&E) and	2
Liver function test (LFT)	1
HIV drug resistance test (genotype)	1 (we only cover this test if we have approved funding before the test is done)

If you haven't registered on the HIVCare Programme, you must pay these costs from your pocket.

Complaints process

You may lodge a complaint or query with LA Health Medical Scheme directly on 0860 103 933 or address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the LA Health Medical Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance. Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 / 0861 123 267 / complaints@medicalschemes.co.za / <http://www.medicalschemes.co.za>