

Effective 2021

DISCOVERY NEWSFLASH

Scheme statistics as at 31 December 2019

Weighted average increase: **0%** (For the first six months)

Number of beneficiaries: **2 808 106**

Membership growth (beneficiaries): **(0.39%)**

Average age of beneficiaries: **35.33**

Solvency: **27.5%**

Global Credit Ratings (GCR) rating: **AAA**



Increase for 2021

Discovery Health Medical Scheme (DHMS) announced that they will implement a contribution increase freeze for the first half of 2021, followed by the implementation of an increase from mid-year (w.e.f. 1 July 2021), of cpi + 2% (but not more than 5,9%).

An announcement regarding the increase will be made during May 2021. If DHMS implements an increase of 5,9% effective 1 July 2021, the annualised increase for 2021 will be less than 3%.



2021 Discovery benefit updates

Discovery Connected Care

DHMS announced that they have revamped their digital platform to allow members end-to-end digital access to benefits such as the following:

Connected Care for members at Home

- Clinical grade consultations from the comfort of members' homes will be accessed via the Connected Care GP Network using the TytoHome device.
- The TytoHome device sends your GP a live feed of clinical-graded images and sounds during your virtual consultation, allowing your GP to accurately diagnose and prescribe treatment for common conditions.
- Members will receive an electronic script and get medicine delivered to their homes.
- The TytoHome device retails at approximately R7 855 and qualifying DHMS members and Discovery clients will receive a 20% discount. There is also an annual user fee, although the first-year annual user fee is included in the initial purchase price.

Care for Chronic Illness

- Using the Connected Care App, members will be able to access digital condition-specific content to improve their ability to self-manage their chronic condition

- Qualifying members on the Diabetes Care and Cardio Care programmes will receive 100% funding up to an annual limit for remote monitoring devices and supporting apps to self-monitor their condition from home
- Access to personalised coaching consultations will be available to qualifying members

Connected Care for acute care at home will be available in the following instances

- Home-based care for members at risk of re-admission post hospital discharge
- Home-based care for members who are discharged early from hospital
- Home-based acute care for members in lieu of hospitalisation.
- Home-based end-of-life care

On-site Healthcare

- In 2021, Discovery's integrated on-site clinics will be TytoCare enabled

Enhancements to Mental Wellbeing

- A Relapse Prevention Programme for members who are at risk of a recurrence of a major depressive episode will be introduced.
- Enhanced out-patient care will allow members to manage the transition from in-hospital to out-of-hospital care for Major Depression
- Free access to Vitality Active Rewards Personal Health Goals will be extended to members at risk of or diagnosed with Major Depression

Centres of Excellence

- A network of Centres of Excellence for colorectal cancer surgery will be introduced to ensure quality care for members. Doctors will benefit from the introduction of the first Colorectal Cancer Registry for South Africa
- The Spinal Care Programme will be enhanced to include an out-of-hospital Back Pain care programme and full cover for approved spinal surgery admissions will be available via the Spinal Surgery Network

Introduction of Shari'ah compliant options

- DHMS members can elect to have their contributions and claims on any plan option managed in accordance with Shari'ah principles through the Shari'ah Compliant Arrangement



Other DHMS Benefit Updates

An Infertility and Assisted Reproductive Therapy benefit will be introduced for female members who have been on the Executive and Comprehensive Plans for at least two years who are between the ages of 25 – 42 years old.

From 2021, the Premier Plus GP network will also become the Designated Service Provider for members on Comprehensive Plans.

In 2021 the following updates will apply to the co-payment structure for endoscopic procedures:

- A reduced co-payment of R3,650 will apply on all plans (except for KeyCare) for scopes performed in day clinics
- A co-payment of between R5,300 and R6,250 (2020: R3,740 – R4,500), depending on the chosen plan, will be applied for scopes performed in acute hospitals

In 2021 the Day Surgery Network will be expanded to the Comprehensive plans in respect of the list of defined elective day surgery procedures. Non-adherence will result in a deductible of R5,700 except where approved as part of a PMB or the clinical exceptions process.

In 2021 new hospitals will be added to the Delta, Smart and KeyCare Hospital networks, and some existing hospitals will be replaced with region-specific substitutions. The updated network list will be available by the end of October 2020.

From January 2021 certain formulary and Chronic Drug Amount updates will be applied. Members have until the end of 2020 to make changes to their treatment to avoid or reduce co-payments.

Limits, co-payments, deductibles and thresholds:

- Benefit limits will be increased by 3% except for the following where there is no increase for 2021:
 - Oncology threshold
 - Specialised Medicine and Technology Benefit
 - International Travel Benefit
 - Overseas Treatment Benefit
 - KeyCare mobility benefit
- Co-payments and deductibles will increase by between 3,5% and 4,0%
- Thresholds for the Executive, Comprehensive and Priority plans will increase by 4%

Introduction of Discovery Prepaid Health

From 1 December 2020, this product will provide access to Primary Healthcare on a prepaid basis. Once registered for Discovery Prepaid Health, members will be able to top-up their Prepaid Health Balance, after which they will be able to select services from one of four healthcare options available from selected pharmacies and GP's:

- Medicine
- Nurse consult + medicines
- Virtual consult + medicines
- GP consult + medicines

