

KeyCare Start - 2019

KeyCare Start - 2020

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|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Plan Type | Capitation (Designated Service Providers) | Capitation (Designated Service Providers) |
| Plan Operation - Hospitalisation | Unlimited. Network Specialists paid 100% of Cost | Unlimited. Network Specialists paid 100% of Cost |
| - Day-to-day | Member chosen Designated Service Provider (DSP's) from KeyCare Start GP Network | Member chosen Designated Service Provider (DSP's) from KeyCare Start GP Network |
| Overall Annual Maximum | Unlimited | Unlimited |
| Hospital Benefit | | |
| 1 Private Hospital Care | Member chosen designated Private Hospital Networks: KeyCare Start Hospital Network. Day Surgery Network for defined procedures. | Member chosen designated Private Hospital Networks: KeyCare Start Hospital Network. Day Surgery Network for defined procedures. |
| 2 Co-payment | 20% co-pay at non network hospital if admission is for PMB's, otherwise no benefit | 20% co-pay at non network hospital if admission is for PMB's, otherwise no benefit |
| 3 Oncology | PMB cover at State Network Provider | PMB cover at State Network Provider |
| 4 Organ Transplants | PMB cover at State Network Provider | PMB cover at State Network Provider |
| 5 Dialysis | PMB cover at State Network Provider | PMB cover at State Network Provider |
| 6 Maternity - Natural Birth | DSP. Limited to 2 days/1 night | DSP. Limited to 2 days/1 night |
| - Elective Ceasarean | Emergency approved sections only. Limited to 3 days/2 nights | Emergency approved sections only. Limited to 3 days/2 nights |
| 7 To take home medication | No benefit | No benefit |
| 8 Psychiatric Hospitalisation | Limited to 21 days p/b at DSP Hospital OR up to 15 out of hospital consultations for major affective disorders, anorexia and bulimia, and up to 12 out of hospital consultations for acute stress disorder after significant trauma | Limited to 21 days p/b at DSP Hospital OR up to 15 out of hospital consultations for major affective disorders, anorexia and bulimia, and up to 12 out of hospital consultations for acute stress disorder after significant trauma |
| Radiology/Pathology/Prosthesis | | |
| 1 Basic Radiology | 100% of Scheme Rate. Unlimited in allocated KeyCare Start network hospital. Scopes for PMBs only. | 100% of Scheme Rate. Unlimited in allocated KeyCare Start network hospital. Scopes for PMBs only. |
| 2 MRI, CT & PET Scans | Unlimited if related to admission. No benefit for conservative back/neck | Unlimited if related to admission. No benefit for conservative back/neck |
| 3 Pathology | 100% of Scheme Rate. Unlimited in allocated KeyCare Start network hospital | 100% of Scheme Rate. Unlimited in allocated KeyCare Start network hospital |
| 4 Internal Prosthesis | Exclusions apply (hip, knee, shoulder & spine prostheses) | Exclusions apply (hip, knee, shoulder & spine prostheses) |
| 5 External Appliances/Prosthesis | No benefit, except PMB's | No benefit, except PMB's |
| Sub Acute Facilities | | |
| 1 Hospice | R44 050 per person per lifetime for terminal care | R48 200 per person per lifetime for terminal care |
| 2 Nursing | No benefit, except HomeCare benefit (Gauteng) | No benefit, except HomeCare benefit (Gauteng) |
| 3 Ambulance Services | Unlimited - Netcare 911 | Unlimited - Netcare 911 |
| Chronic Benefit | | |
| 27 CDL chronic conditions | Unlimited - Formulary applies, DSP is state | Unlimited - Formulary applies, DSP is state |
| Additional chronic conditions | No benefit | No benefit |
| Day-to-day Benefit | | |
| Overall Annual Maximum | Individual limits per service category | Individual limits per service category |
| Preferred Provider | Yes - KeyCare Start GP Network/GP Specialist referral | Yes - KeyCare Start GP Network/GP Specialist referral |
| Medical Savings Account | N/a | N/a |
| Annual Threshold | N/a | N/a |
| Self Payment Gap | N/a | N/a |
| Above Threshold Benefit | N/a | N/a |
| GP's and medication | | |
| 1 General Practitioners | Unlimited at selected DSP, pre-auth after 15th visit. 2 out-of-network visits allowed p/b at GP in KeyCare Start network | Unlimited at selected DSP, pre-auth after 15th visit. 2 out-of-network visits allowed p/b at GP in KeyCare Start network |
| 2 Specialists | 2 visits, up to R2 000 pb if referred by DSP GP. | 2 visits, up to R2 200 pb if referred by DSP GP. |
| 3 Prescribed Medication | Unlimited, dispensed by member's KeyCare Start GP, Formulary applies | Unlimited, dispensed by member's KeyCare Start GP, Formulary applies |
| 4 Pharmacy Advised Medicine | No benefit | No benefit |
| Radiology & Pathology | | |
| 1 Basic Radiology | GP/Specialist referral to Network provider. Specific list of black & white x-rays. Scopes for PMBs only. | GP/Specialist referral to Network provider. Specific list of black & white x-rays. Scopes for PMBs only. |
| 2 MRI, CT & PET Scans | R2 000 p/b. Specialist or Trauma GP referral only (combined with Specialist benefit) | R2 200 p/b. Specialist or Trauma GP referral only (combined with Specialist benefit) |
| 3 Pathology | GP/Specialist referral, Specific list of tests. | GP/Specialist referral, Specific list of tests. |
| Dental Benefit | | |
| 1 Conservative Dentistry | Unlimited at DSP Dentist - Consultations, fillings, extractions only | Unlimited at DSP Dentist - Consultations, fillings, extractions only |
| 2 Specialised Dentistry | No benefit | No benefit |
| Optical Benefit | | |
| 1 Examination | One consultation per member per 24 months | One consultation per member per 24 months |
| 2 Lenses | One basic set every 24 months | One basic set every 24 months |
| 3 Frames | One basic pair every 24 months | One basic pair every 24 months |
| 4 Contact Lenses | One basic set every 24 months, instead of spectacles | One basic set every 24 months, instead of spectacles |
| Auxiliary Services | | |
| 1 Physiotherapy | No benefit | No benefit |
| 2 Psychiatry | 15 Consultations p/b for major affective disorders, anorexia and bulimia, 12 visits for acute stress disorder | 15 Consultations p/b for major affective disorders, anorexia and bulimia, 12 visits for acute stress disorder |
| 3 Psychology | No benefit | No benefit |
| 4 HIV/AIDS | Unlimited, subject to registration on HIVCare | Unlimited, subject to registration on HIVCare |
| Financial and Demographic | | |
| 1 Date of information | Council for Medical Schemes Report 2017/2018 | Council for Medical Schemes Report 2017/2018 |
| 2 Principal Members | Scheme - 1 323 427 This Option - New | Scheme - 1 323 427 This Option - New |
| 3 Administrator | Discovery Health (Pty) Ltd | Discovery Health (Pty) Ltd |
| 4 Scheme (Option) age profile | Average age- 34.6 (27.7); Pensioner %- 7.8% (4.8%) | Average age- 34.6 (27.7); Pensioner %- 7.8% (4.8%) |
| 5 Solvency ratio Scheme growth | Solvency- 27.4% 2017 Scheme growth- 2.0% | Solvency- 27.4% 2017 Scheme growth- 2.0% |
| 6 Past Scheme increases | 2015- 10.9%, 2016- 8.9%, 2017- 10.2%, 2018- 7.9%, 2019- 9.2% | 2015- 10.9%, 2016- 8.9%, 2017- 10.2%, 2018- 7.9%, 2019- 9.2% |
| Contributions | | |
| Salary | 0 - 9150 9151 - 13050 13051+ | 0 - 9150 9151 - 13800 13801+ |
| Principal | 839 1412 2198 | 914 1538 2394 |
| Adult | 839 1412 2198 | 914 1538 2394 |
| Child | 505 551 596 | 550 601 650 |

E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.