

JUNE 2006

newsletter

Dear Member

We have pleasure in presenting our winter newsletter! Read about the Society's *Aid for AIDS* programme and other important Society news. Please find enclosed with this issue your new Afrox member handbook.

DEALING WITH ICD-10 CODES

The introduction of legislation related to the new ICD-10 diagnostic coding system in July 2005 has affected the whole of the South African medical scheme industry. The confusion with the implementation of this legislation has resulted in members feeling frustrated when claiming costs from their medical schemes.

What are ICD-10 codes and why are they important?

ICD-10 stands for "International Statistical Classification of Diseases and Related Health Problems - version 10". The ICD-10 code system is an international coding system that provides a detailed description of known diseases, injuries and procedures.

In terms of legislation, diagnosing service providers must include specific ICD-10 codes on accounts submitted to medical schemes, indicating patients' diagnoses in order for claims to be processed by the Society. Furthermore, legislation stipulates that even in cases where members have paid service providers directly for services, schemes are not allowed to process accounts or refund members if the correct ICD-10 code is not included on the account.

Implementation phases

Phase one: 1 July to 30 September 2005 - During this phase, ICD-10 codes consisting of a minimum of three characters were required on accounts. Exemption was granted to all clinical support and allied health professionals, e.g. pathologists, pharmacists, etc. until 31 December 2005.

Phase two: 1 October to 31 December 2005 - During this phase, ICD-10 codes consisting of a maximum

of five characters, with a secondary diagnosis and secondary ICD-10 code that further described the patient's condition, were required. This means that service providers had to ensure they included the applicable five-character code that best described the initial diagnosis and status of the condition. Failure to do so resulted in non-payment of accounts.

Phase three: 1 January 2006 onwards - From this date, it is mandatory for all service providers, including those previously exempted, to provide ICD-10 codes on all accounts submitted to the Society, as well as prescriptions presented to the pharmacist for the dispensing of medication.

What can members do to ensure payment of their claims?

- ▶ Ensure that you understand the necessity for ICD-10 codes to be reflected on accounts submitted to the Society.
- ▶ Discuss ICD-10 coding requirements with your service providers.
- ▶ Check for any claims rejection codes on your monthly benefit statements.

Example of what should be reflected on accounts:

DATE	PATIENT	DIAGNOSIS	TARIFF CODE	QTY	AMOUNT
06/07/05	Peter	J00: Acute nasopharyngitis (common cold)	0181	1.00	R154.70
19/07/05	Sarah	M79.1: Myalgia/ sore muscle	0181	1.00	R154.70
25/07/05	Peter	R07.4: Chest pains; unspecified	0181	1.00	R154.70

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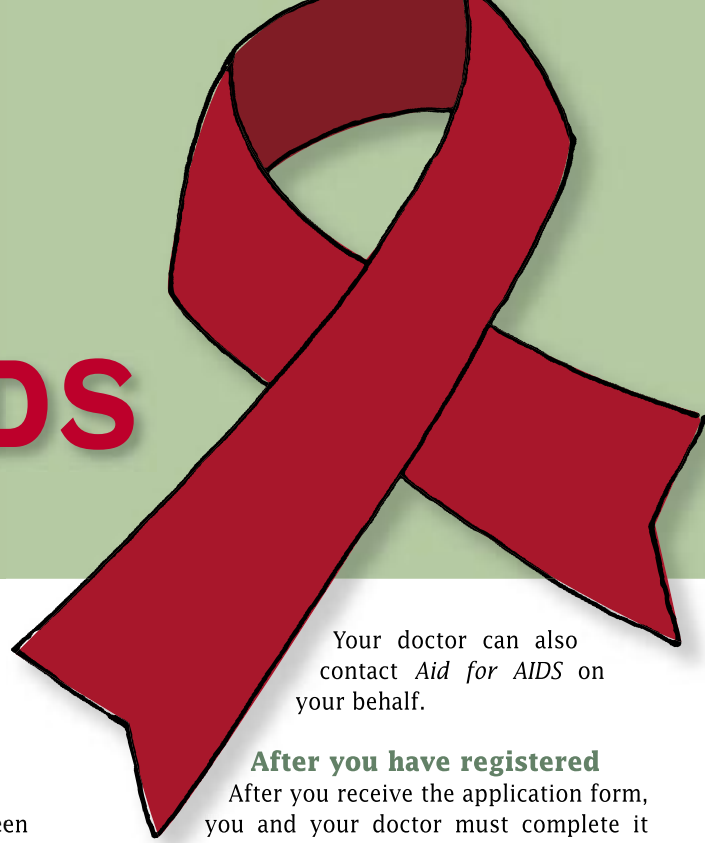
■ Aid for AIDS

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Aid for AIDS



HIV/AIDS

For most people HIV/AIDS is a frightening disease, but today treatment is available that allows people living with HIV to lead healthy and productive lives for many years.

Action and information

The first step is to find out whether you have been infected with HIV and what you can do to protect your loved ones and stay healthy. Medicines are available to attack the virus, while vitamins, good nutrition and exercise can play a critical role in keeping your body strong and healthy. Starting treatment at the right time ensures the effectiveness of the medicines, improves quality of life and decreases the risk of serious infections or other complications. Our *Aid for AIDS* programme can help you access benefits to assist you with the best way of managing HIV/AIDS.

We can help you to manage your condition

Afrox Medical Aid Society has a benefit specifically for HIV/AIDS-related medicine. This benefit amount is used to pay for medicine to attack the virus, vaccinations to protect against illnesses such as TB and flu, vitamins to boost your immune system and regular monitoring tests.

Your condition will stay confidential

HIV is a sensitive matter and every effort is made to keep your condition confidential. The staff members at the *Aid for AIDS* unit have all signed confidentiality agreements and work in a separate area away from the medical scheme. They use separate telephone, fax and private mailbag facilities. Patients need to use these facilities to maintain confidentiality.

You must register on our *Aid for AIDS* programme

If your test shows that you are HIV-positive you must register with *Aid for AIDS* as soon as possible to make use of this benefit. Telephone them in confidence on 0860 100 646 and ask for an application form.

Your doctor can also contact *Aid for AIDS* on your behalf.

After you have registered

After you receive the application form, you and your doctor must complete it and return it to the *Aid for AIDS* programme by using the confidential, toll-free fax line number on the form. A highly qualified medical team will examine your details and, if necessary, discuss cost-effective and appropriate treatment with your doctor.

Once treatment has been agreed upon, you and your doctor will be sent a detailed treatment plan, which explains the approved medicine as well as the regular tests that need to be done to ensure that the drugs are working correctly and safely.

What the *Aid for AIDS* programme offers you

Aid for AIDS is a complete HIV disease management programme that offers both members and beneficiaries:

- ▶ Medicine to treat HIV (including drugs to prevent mother-to-child transmission and infection after sexual assault or needle-stick injury) at the most appropriate time.
- ▶ Treatment to prevent opportunistic infections like certain serious pneumonias and TB.
- ▶ Regular monitoring of disease progression and response to therapy.
- ▶ Regular monitoring tests to pick up possible side-effects of treatment.
- ▶ Ongoing patient support via a Nurse-Line.
- ▶ Clinical guidelines and telephonic support for doctors.
- ▶ Help in finding a registered counsellor for emotional support.

If you are exposed to HIV infection through sexual assault or needle-stick injury, please ask your doctor to contact *Aid for AIDS* to authorise special antiretroviral medicine to help prevent possible HIV infection.

It is best to take this medicine as soon as possible (within hours) after exposure. If the incident putting you at risk occurs over the weekend, make sure you get the necessary medication on time. You or your doctor can contact the *Aid for AIDS* programme on the Monday morning to arrange authorisation of the drugs for payment by your medical scheme.

HIV is a sensitive matter and every effort is made to keep your condition confidential.

Contact Number: 0860 100 646

Fax: 0800 600 773

E-mail address: afa@afadm.co.za

Website: www.aidforaids.co.za

Please note that this information on HIV/AIDS has now been added to your member handbook. A copy of the revised handbook accompanies this newsletter.

IMPORTANT INFORMATION



Membership updates

If you have any membership updates that need to be effected, it is very important that you complete a Member Record Amendment form and forward it to your HR office for capturing. Membership changes could be any of the following:

- ▶ Address change
- ▶ Change of contact numbers
- ▶ Registering of new dependants
- ▶ Resignation of dependants
- ▶ Banking account details

Help! We need your dependants' ID numbers

After several attempts to obtain dependants' identity numbers, we still have 1 766 ID numbers outstanding. If your dependants' ID numbers are still outstanding and not reflected on your membership card, please assist us by posting a certified copy of your dependants' identity documents to PO Box 31391, Braamfontein 2017.

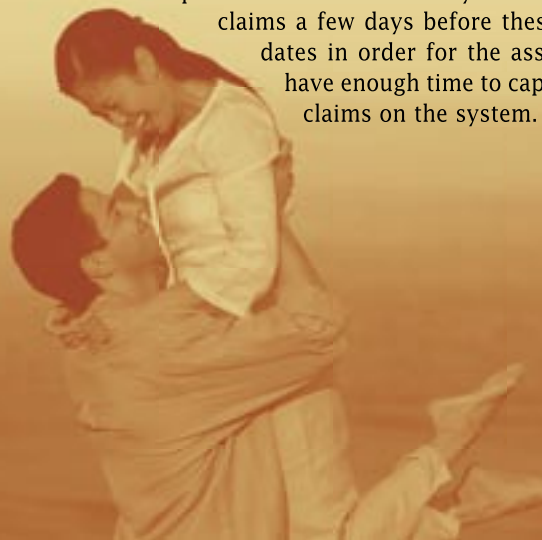
The reason why it is important for us to have your dependants' ID numbers is because it is a new requirement of the Medical Schemes Act.

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The process of paying claims to providers and/or members on a bi-weekly basis

The Afrox Medical Aid Society has two (2) claims runs per month. This means that twice a month the claims processing system is closed and all claims captured by this date will be paid out to the doctor or refunded to you. The claims runs normally take place every second and fourth weekend of a month, depending on how many weeks there are in a month.

For example: If your claims are submitted before 15 June 2006, the money will be transferred by 20 June to either your doctor or your bank account (if we have your banking details). It is however, imperative that the Society receives your claims a few days before these closing dates in order for the assessors to have enough time to capture your claims on the system.



Please note the claims run dates for the remainder of 2006:

June	15 and 30/06/2006
July	14 and 28/07/2006
August	18 and 01/09/2006
September	15 and 29/09/2006
October	13 and 27/10/2006
November	17 and 01/12/2006
December	15 and 29/12/2006

SAVINGS PAYOUTS

In the event that you resign from African Oxygen Ltd (Afrox), his/her membership of the Afrox Medical Aid Society is terminated as well. If you had savings left at the time of resignation, the savings will only be paid out after four months after the resignation date. This means that the money will only be paid out in the fifth month after resignation. If the member joined another medical scheme, the savings will be paid over to the new scheme. You need to inform Afrox which scheme you have joined and also supply the necessary information so that your savings can be transferred to your new scheme.

IMPACT OF NEW TAX LEGISLATION

You might have heard about the changes in the tax treatment of medical scheme contributions in the newspapers. These changes have been accepted by Parliament and have been applicable since 1 March 2006.

The changes see higher income earners receiving less tax relief, while lower income earners will benefit from increased tax relief. The tax changes aim to make taxation fairer among medical scheme members, encourage people to join medical schemes and make medical treatment more affordable for tax paying South Africans.

The newly-implemented tax changes limit the monthly non-taxable amount to R500 for the principal taxpayer, R500 for the first dependant and R300 for each further dependant. The non-taxable limits are the same regardless of income earned. Therefore, depending on your medical scheme contribution and family size, your non-taxable contribution may be higher or lower than in previous years.



Important contact details

ADDRESS FOR CLAIMS SUBMISSIONS

Afrox Medical Aid Society
PO Box 31391
Braamfontein
2017

CLIENT SERVICE CALL CENTRE

Tel: (011) 381 2022 or 0800 003 149
Fax: (011) 381 2399
E-mail: afrox@mhg.co.za
Website: www.mhg.co.za

METROPOLITAN HEALTH GROUP/ KPMG ANTI-FRAUD HOTLINE

Toll-free: 0800 200 564
E-mail: audit@mhg.co.za

CHRONIC MEDICINE ENQUIRIES

Direct Medicines: 0861 444 405
E-mail: direct.medicines@dirmed.co.za
Website: www.directmedicines.co.za

IN-PERSON ENQUIRIES

101 De Korte Street
Braamfontein
2001

EMERGENCY TRANSPORT

ER24: 084 124

HOSPITAL PRE-AUTHORISATION

Hospital Risk Management: 0861 888 302
E-mail: afroxhrm@qualsa.co.za

PMB – Care Plan queries

E-mail: afroxpmb@qualsa.co.za

AID FOR AIDS

Tel: 0860 100 646
Fax: 0800 600 773
E-mail: afa@afadm.co.za
Website: www.aidforaids.co.za

IF MEMBERS WOULD LIKE US TO COVER ANY SPECIFIC TOPICS IN THE NEXT NEWSLETTER, PLEASE CONTACT THE SOCIETY ON (011) 381 2022 OR 0800 003 149.