

To success



momentum
consultants & actuaries

Issue 2 of 2020

The Coronavirus (COVID-19) and your Medical Aid

The coronavirus (COVID-19) continues to spread worldwide, with more than 100 countries impacted and in excess of 110 000 reported cases. South Africa has now also reported several confirmed cases of the coronavirus. It is important to note the following key points from the World Health Organisation (WHO) | *“We need to remember that with decisive, early action, we can slow down the virus and prevent infections. Among those who are infected, most will recover.”*

We are pleased to note that the South African Department of Health, in conjunction with the National Institute for Communicable Diseases (NICD), has a clear and decisive plan to manage the South African cases, through emergency response mechanisms, case finding, contact tracing, pathology testing and isolation readiness.

This newsletter aims to provide important information on the virus and help you understand the cover that your medical scheme provides.

How is coronavirus spread?

The main route of transmission is via respiratory droplets when an infected person coughs or sneezes, like how the flu virus is spread. The virus can also be spread through personal contact and if you touch contaminated objects which an infected person has previously touched.

What do you do if you suspect that you may have coronavirus?

You should make telephone contact with your family doctor who will be able to identify if you have the common cold or flu or if your symptoms resemble coronavirus symptoms. Remember to tell your doctor about any recent travel. If your doctor suspects you have coronavirus, they will contact the NICD clinical hotline to discuss your case and make appropriate arrangements for the next steps.

What precautions should be taken to prevent being infected with coronavirus?

There is currently no vaccine available for coronavirus. The NICD recommends taking the following precautions to prevent infection:

- Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitiser.
- Avoid touching your face. The average person touches their face around 23 times per hour. Germs on your hands are easily transferred into your body via the



Should it be appropriate, the NICD will arrange for tests to be done at specific NICD laboratories. Once there is a confirmed diagnosis, the NICD will arrange for their accredited emergency transport services to transport the infected person to specific hospitals for treatment and/or quarantine.

What benefits will most medical schemes provide for members related to coronavirus?

It is important for you to understand the difference in your cover within South Africa and what you are covered for whilst travelling overseas.

Cover for coronavirus in South Africa

Most medical schemes will cover the cost of diagnosis and treatment for confirmed COVID-19 cases, irrespective of your chosen benefit option. This cover will include benefits for both in and out-of-hospital. While the scheme will provide benefits for private hospitalisation when a member with a confirmed diagnosis is symptomatic and needs to be admitted to hospital in terms of the WHO and NICD protocols for coronavirus, the NICD is currently managing the process for all confirmed cases in South Africa in an effort to protect the public and control the spread of the virus in the country. The NICD has established hospitals in each province to assist patients and manage the quarantine process. This means that the NICD will decide where people are admitted or quarantined. Private hospitals are equipped to treat patients. However, the NICD may insist on the use of an approved State facility to treat members.

Cover for coronavirus whilst travelling internationally

In January 2020, the WHO declared the outbreak of coronavirus as a public health emergency of international concern. In line with this, WHO recommends that all non-essential international travel be postponed or cancelled due to the risk of coronavirus globally.

Further to this WHO recommendation, if it is essential that you travel, and cannot postpone or cancel your travel arrangements, your medical scheme will provide cover outside of South Africa for coronavirus, provided you pre-notify them before leaving South Africa.

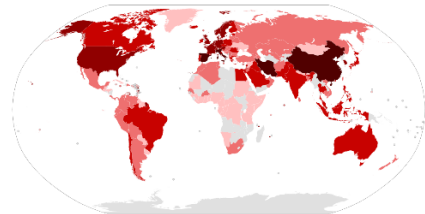
All high-risk members must obtain a fit to travel letter from their treating doctor in South Africa, confirming their doctor is comfortable for them to travel, considering the risk of coronavirus. High risk is defined as members who:

- have been hospitalised in the 2 months prior to travel;
- are registered on any of the health management programmes; including the chronic diseases, oncology and organ transplant management programmes;

mucous membranes of the eyes, nose and mouth.

- Avoid close contact with people who are sick.
- Stay at home if you are sick and keep your distance from others at home.
- Cover your nose and mouth with a tissue or elbow when coughing or sneezing.
- Clean and disinfect objects and surfaces that you touch frequently.

Who is most at risk for coronavirus?



- Those who have recently travelled to or come into contact with people who have travelled to countries with ongoing community transmission, such as China, Italy, Iran and South Korea.
- Certain countries have been identified as higher risk than others based on the number of reported confirmed cases and/or deaths. However, the coronavirus has spread globally and exposure is no longer only limited to people who have travelled.
- Most of the severe cases worldwide have been elderly people, or people with a severe underlying illness such as existing heart or lung diseases and people with weakened immune systems, for example, individuals who suffer from HIV, TB, diabetes and cancer.

What are the common symptoms you should look out for?



It has been reported that there are varying degrees of symptoms from none to severe, and symptoms may include:

- Fever
- Dry cough and sore throat (usually about 2 to 7 days after fever)
- Shortness of breath.

- are older than 60 years;
- have an underlying illness such as diabetes, hypertension or cardiovascular conditions;
- have an immune-suppressive condition or any chronic respiratory diseases.

While it is important to be aware and actively participate in the prevention of spreading the virus by protecting yourself and others by taking the precautions listed above, it is also important not to panic, but rather address concerns with fact.

Momentum Consultants & Actuaries

March 2020

Based on an article by Momentum Medical Aid

Disclaimer: Although this document has been prepared with due care and in good faith, the interpretations and opinions are those of the authors and are subject to change without notice. As such, the contents do not constitute definitive advice and should not be accepted as such. Neither Momentum Consultants and Actuaries (Pty) Limited nor the authors accept liability for any damage whatsoever or however it may arise, including but not limited to, direct, indirect or consequential loss that may arise as a result of sole reliance on the information herein. Competent professional advice should be sought when dealing with any contentious issue. Momentum Consultants and Actuaries (Pty) Ltd is an authorised financial services provider (FSP7677) and a subsidiary of Momentum Metropolitan Strategic Investments (Pty) Ltd. (FSP6406), a level 1 B-BBEE insurer.