

# Chronic Illness Benefit application form 2023

This application form is to apply for the Chronic Illness Benefit and is only valid for 2023



## Contact details

Tel: 0860 100 698 • PO Box 8012, Greenstone 1616 • [www.malcormedicalaid.co.za](http://www.malcormedicalaid.co.za)

The latest version of the application form is available on [www.malcormedicalaid.co.za](http://www.malcormedicalaid.co.za). Alternatively members can phone 0860 100 698 and health professionals can phone 0860 44 55 66.

## Who we are

The Malcor Medical Aid Scheme (referred to as 'the Scheme'), registration number 1547. This 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). We take care of the administration of your membership for the Scheme.

## How to complete this form

1. Please use one letter per block, complete in black ink and print clearly.
2. You (the member) must complete and sign Section 1 of this form.
3. Your doctor must complete Section 2, other relevant sections, sign section 9 and attach any test results, clinical reports or other information that we need to review the request. These requirements are shown in Sections 3 and 4.
4. Please email this completed application form and all supporting documents to **CIB\_APP\_FORMS@malcormedicalaid.co.za** or post it to **Malcor, CIB Department, PO Box 8012, Greenstone, 1616**.

### 1. Patient's details

|                     |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |
|---------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Name and surname    | <input type="text"/> |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |
| ID or Date of birth | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |                      |                      |                      |
| Membership number   | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |                      |                      |                      |
| Telephone           | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | Cellphone            | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Email address       | <input type="text"/> |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |

The outcome of this application will be communicated to you by email.

I give consent to Discovery Health (Pty) Ltd and Malcor Medical Aid Scheme to use the above communication channel for all future communication.

I acknowledge that I have read and understood the conditions under "Member's acceptance and permission" on page 2.

Date   -   -

Patient's signature (if patient is a minor, main member to sign)

## Member's acceptance and permission

I give permission for my healthcare professional to provide Malcor Medical Aid Scheme and Discovery Health (Pty) Ltd with my diagnosis and other relevant clinical information required to review my application. I agree to my information being used to develop registries. This means that you give permission for us to collect and record information about your condition and treatment. This data will be analysed, evaluated and used to measure clinical outcomes and make informed funding decisions.

I understand that:

- 1.1. Funding from the Chronic Illness Benefit is subject to meeting benefit entry criteria requirements as determined by Malcor Medical Aid Scheme.
- 1.2. The Chronic Illness Benefit provides cover for disease-modifying therapy only, which means that not all medicines for a listed condition are automatically covered by the Chronic Illness Benefit.
- 1.3. By registering for the Chronic Illness Benefit, I agree that my condition may be subject to disease management interventions and periodic review and that this may include access to my medical records.
- 1.4. Funding for medicine from the Chronic Illness Benefit will only be effective from when Malcor Medical Aid Scheme receives an application form that is completed in full. Please refer to the tables in Sections 3 and 4 to see what additional information is required to be submitted for the condition for which you are applying.
- 1.5. An application form needs to be completed when applying for a new chronic condition.
- 1.6. If you are approved on the benefit, you need to let us know when your treating doctor changes your treatment plan so that we can update your chronic authorisation/s. You can do this by emailing the new prescription to us or asking your doctor or pharmacist to do this for you. Alternatively, your doctor can log onto HealthID to make the changes, provided that you have given consent. If you do not let us know about changes to your treatment plan, we may not pay your claims from the correct benefit.
- 1.7. To make sure that we pay your claims from the correct benefit, we need the claims from your healthcare professional to be submitted with the relevant ICD-10 diagnosis code(s). Please ask your doctor to include your ICD-10 diagnosis code(s) on the claims they submit and on the form that they complete when they refer you to pathologists and radiologists for tests. This will enable pathologists and radiologists to include the relevant ICD-10 diagnosis code(s) on the claims they submit, ensuring that we pay your claims from the correct benefit.

I give the Scheme and the administrator consent to have access to and process all information (including general, personal, medical or clinical information) that is relevant to this application. I understand that this information will be used for the purposes of applying for and assessing my funding request for Chronic Illness Benefits. I consent to the Scheme and the administrator disclosing, from time to time, information supplied to them (including general, personal, medical or clinical information) to my healthcare professional and to relevant third parties, to administer the Chronic Illness Benefits as well as undertake managed care interventions related to the chronic condition.

## 2. Doctor's details

|                  |                      |
|------------------|----------------------|
| Name and surname | <input type="text"/> |
| Practice Number  | <input type="text"/> |
| Speciality       | <input type="text"/> |
| Telephone        | <input type="text"/> |
| Email            | <input type="text"/> |

The outcome of this application will be communicated to you by email.

### 3. The Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions covered on Malcor Plan A, Malcor Plan B and Malcor Plan C.

Malcor Medical Aid Scheme covers the following Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions, in line with legislation. Your cover is subject to benefit entry criteria. Approval on the Chronic Illness Benefit for your PMB CDL condition(s) offers cover for medicine and treatment baskets for the management of your condition(s). Please refer to the website for more information on what is covered on the benefit and how it is covered.

| Chronic disease list condition               | Benefit entry criteria requirements  |
|--|--|
| Addison's disease                            | Application form must be completed by a paediatrician (in the case of a child), endocrinologist or specialist physician  |
| Asthma                                       | None   |
| Bipolar mood disorder                        | Application form must be completed by a psychiatrist   |
| Bronchiectasis                               | Application form must be completed by a paediatrician (in the case of a child), pulmonologist or specialist physician  |
| Cardiac failure                              | None   |
| Cardiomyopathy                               | None   |
| Chronic obstructive pulmonary disease (COPD) | <ol style="list-style-type: none"> <li>1. Please attach a lung function test (LFT) report that includes the FEV1/FVC post bronchodilator use</li> <li>2. Please provide additional information when applying for oxygen including: <ol style="list-style-type: none"> <li>2.1. arterial blood gas report off oxygen therapy</li> <li>2.2. number of hours of oxygen use per day</li> </ol> </li> </ol> |
| Chronic renal disease                        | <ol style="list-style-type: none"> <li>1. Application form must be completed by a nephrologist or specialist physician</li> <li>2. Please attach a diagnosing laboratory report reflecting creatinine clearance</li> </ol>   |
| Coronary artery disease                      | None   |
| Crohn's disease                              | Application form must be completed by a paediatrician (in the case of a child), gastroenterologist, specialist physician or surgeon  |
| Diabetes insipidus                           | Application form must be completed by an endocrinologist or specialist physician   |
| Diabetes type 1                              | None   |
| Diabetes type 2                              | Section 8 of this application form must be completed by the doctor. Please attach the diagnosing laboratory report   |
| Dysrhythmia                                  | None   |
| Epilepsy                                     | Application form for newly diagnosed patients must be completed by a neurologist, specialist physician or paediatrician (in the case of a child)   |
| Glaucoma                                     | Application form must be completed by an ophthalmologist   |
| Haemophilia                                  | Please attach the diagnosing laboratory report reflecting factor VIII or IX levels   |
| HIV and AIDS (antiretroviral therapy)        | Please do not complete this application form for cover for HIV and AIDS. To enrol or request information on our HIVCare programme, please call 0860 100 698  |
| Hyperlipidaemia                              | Section 6 of this application form must be completed by the doctor   |
| Hypertension                                 | Section 5 of this application form must be completed by the doctor   |
| Hypothyroidism                               | Section 7 of this application form must be completed by the doctor   |
| Multiple sclerosis (MS)                      | <ol style="list-style-type: none"> <li>1. Application form must be completed by a neurologist</li> <li>2. Please attach a report from a neurologist for applications for beta interferon indicating: <ol style="list-style-type: none"> <li>2.1. Relapsing – remitting history</li> <li>2.2. All MRI reports</li> <li>2.3. Extended disability status score (EDSS)</li> </ol> </li> </ol>              |
| Parkinson's disease                          | Application form must be completed by a neurologist or specialist physician  |
| Rheumatoid arthritis                         | Application form must be completed by a rheumatologist, paediatrician (in the case of a child) or specialist physician   |
| Schizophrenia                                | Application form must be completed by a psychiatrist   |
| Systemic lupus erythematosus                 | Application form must be completed by a paediatrician (in the case of a child), rheumatologist, nephrologist, pulmonologist or specialist physician  |
| Ulcerative colitis                           | Application form must be completed by a paediatrician (in the case of a child), gastroenterologist, specialist physician or surgeon  |

#### 4. The Additional Disease List (ADL) conditions covered on Malcor Plan A

If you are on Malcor Plan A, you have cover for all the chronic conditions in the Additional Disease List below. Your cover is subject to benefit entry criteria. Approval on the Chronic Illness Benefit for your ADL condition(s) offers cover for medicine for the management of your condition(s). Please refer to the [website](#) for more information on how medicine is covered on the benefit.

| Additional disease list condition                   | Benefit entry criteria requirements  |
|---|--|
| Acne  | None   |
| Allergic rhinitis                                   | None   |
| Ankylosing spondylitis                              | Application form must be completed by a rheumatologist or specialist physician   |
| Arthritis   | Application form must include a fully detailed medical report  |
| Attention deficit and hyperactivity disorder (ADHD) | Application form must be completed by a psychiatrist, neurologist or paediatrician (in the case of a child).   |
| Barret's oesophagus                                 | Application form must be completed by a gastroenterologist, general surgeon or paediatrician (in the case of a child)  |
| Chronic hepatitis                                   | None   |
| Cystic fibrosis                                     | Application form must be completed by a pulmonologist, paediatrician (in the case of a child) or specialist physician  |
| Depression  | Applications for first line therapy will be accepted from GPs for six (6) months only. Application from a psychiatrist will be required for further cover. Application form must be completed by a psychiatrist for patients <18 years of age  |
| Gastro-oesophageal reflux disease                   | Applications for newly diagnosed patients must be completed by a gastroenterologist, general surgeon, specialist physician or paediatrician (in the case of a child)   |
| Motor neurone disease                               | Application form must be completed by a neurologist  |
| Myasthenia gravis                                   | None   |
| Narcolepsy  | Application form must be completed by a specialist   |
| Obsessive compulsive disorder                       | Application form must be completed by a psychiatrist   |
| Osteoarthritis                                      | None   |
| Osteoporosis  | <ol style="list-style-type: none"> <li>All applications must be accompanied by a diagnosing DEXA bone mineral density scan (BMD) report</li> <li>Application form must be completed by an endocrinologist, rheumatologist, gynaecologist or specialist physician for patients &lt;50 years of age</li> <li>Please attach information on additional risk factors in patient, where applicable</li> <li>Please indicate if the patient sustained an osteoporotic fracture</li> </ol> |
| Paget's disease                                     | Application form must be completed by a specialist physician or paediatrician (in the case of a child)   |
| Psoriasis   | Application form must be completed by a dermatologist  |
| Psoriatic arthritis                                 | Application form must be completed by a rheumatologist or specialist physician   |

**5. Application for hypertension (to be completed by doctor)**

**If the patient meets the requirements listed in either A, B or C below, hypertension will be approved for funding from the Chronic Illness Benefit.**

**A. Previously diagnosed patients**

The diagnosis was made more than six (6) months ago and the patient has been on treatment for at least that period of time

Yes

**B. Please indicate if the patient has/had a history of one of the following:**

|                             |                          |                         |                          |
|-----------------------------|--------------------------|-------------------------|--------------------------|
| Chronic renal disease       | <input type="checkbox"/> | TIA                     | <input type="checkbox"/> |
| Hypertensive retinopathy    | <input type="checkbox"/> | Coronary artery disease | <input type="checkbox"/> |
| Prior CABG                  | <input type="checkbox"/> | Myocardial infarction   | <input type="checkbox"/> |
| Peripheral arterial disease | <input type="checkbox"/> | Pre-eclampsia           | <input type="checkbox"/> |
| Stroke                      | <input type="checkbox"/> |                         |                          |

**C. Newly diagnosed patients**

The diagnosis was made within the last six (6) months and the patient has a:

Blood pressure  $\geq$  130/85 mmHg and patient has diabetes or congestive cardiac failure or cardiomyopathy

Yes

**OR**

Blood pressure  $\geq$  160/100 mmHg

Yes

**OR**

Blood pressure  $\geq$  140/90 mmHg on two (2) or more occasions, despite lifestyle modification for at least six (6) months

Yes

**OR**

Blood pressure  $\geq$  130/85 mmHg and the patient has target organ damage indicated by

Yes

- Left ventricular hypertrophy or
- Microalbuminuria or
- Elevated creatinine

## 6. Application for hyperlipidaemia (to be completed by doctor)

If the patient meets the requirements listed in either A, B, C or E below, hyperlipidaemia will be approved for funding from the Chronic Illness Benefit. Information provided in section D will be reviewed on an individual basis.

### A. Primary Prevention

Please attach the diagnosing lipogram

Please supply the patient's current blood pressure reading  /  mmHg

Is the patient a smoker or has the patient ever been a smoker?

Yes  No

Please use the Framingham 10-year risk assessment chart to determine the absolute 10-year risk of a coronary event (2012 South Africa Dyslipidaemia Guideline)

Does the patient have a risk of 20% or greater

Yes

OR

Is the risk 30% or greater when extrapolated to age 60

Yes

### B. Familial hyperlipidaemia

Please attach the diagnosing lipogram

Was the patient diagnosed with homozygous familial hyperlipidaemia and was the diagnosis confirmed by an endocrinologist or lipidologist?

Yes

Please attach supporting documentation.

OR

Was the patient diagnosed with heterozygous familial hyperlipidaemia and was the diagnosis confirmed by a specialist?

Yes

Please attach supporting documentation.

### C. Secondary prevention

Please indicate what your patient has:

Diabetes type 2

Stroke

TIA

Coronary artery disease

Solid organ transplant. Please supply the relevant clinical information in Section D

Chronic kidney disease. Please supply the diagnosing laboratory report reflecting creatinine clearance

Peripheral arterial disease. Please supply the doppler ultrasound or angiogram

Diabetes type 1 with microalbuminuria or proteinuria

Any vasculitides where there is associated renal disease. Please supply the diagnosing laboratory report reflecting creatinine clearance

D. Please supply any other relevant clinical information about this patient that supports the diagnosis of hyperlipidaemia.

  

E. Was the patient diagnosed with hyperlipidaemia more than five (5) years ago and the laboratory results are not available?

Yes

## 7. Application for hypothyroidism (to be completed by doctor)

If the patient meets the requirements listed in either A, B, C, D or E below, hypothyroidism will be approved for funding from the Chronic Illness Benefit.

- A. Thyroidectomy:** Please indicate whether your patient has had a thyroidectomy Yes
- B. Radioactive iodine:** Please indicate whether your patient has been treated with radioactive iodine Yes
- C. Hashimoto's thyroiditis:** Please indicate whether your patient has been diagnosed with Hashimoto's thyroiditis Yes

### D. Please attach the initial or diagnostic laboratory results that confirm the diagnosis of hypothyroidism, including TSH and T4 levels

Was the diagnosis based on the presence of **clinical symptoms and one of the following:**

A raised TSH and reduced T4 level Yes

OR

A raised TSH but normal T4 level and higher than normal thyroid antibodies Yes

OR

A raised TSH level of greater than or equal to 10 mIU/l on two (2) or more occasions at least three (3) months apart in a patient with a normal T4 level Yes

**E. Was the patient diagnosed with hypothyroidism more than five (5) years ago and the laboratory results are not available?** Yes

## 8. Application for diabetes type 2 (to be completed by doctor)

If the patient meets the requirements listed in either A, B or C below, diabetes type 2 will be approved for funding from the Chronic Illness Benefit.

### A. Please attach the initial or diagnostic laboratory results that confirm the diagnosis of diabetes type 2.

*Please note that finger prick and point of care tests are not accepted for registration on the Chronic Illness Benefit.*

Do these results show:

A fasting plasma glucose concentration  $\geq 7.0$  mmol/l Yes

OR

A random plasma glucose  $\geq 11.1$  mmol/l Yes

OR

A two hour post-load glucose  $\geq 11.1$  mmol/l during an oral glucose tolerance test (OGTT) Yes

OR

An HbA1C  $\geq 6.5\%$  Yes

**B. Is the patient a type 2 diabetic on insulin?** Yes

**C. Was the patient diagnosed with diabetes type 2 more than five (5) years ago and the laboratory results are not available?** Yes

**Important:** please note that no exceptions will be made for patients being treated with Metformin monotherapy.

