**Medical aid cover for durable medical equipment and assistive devices**

**Johannesburg - Life is unpredictable. An unexpected circumstance can lead one to depend on durable medical equipment (DME) and assistive devices to maintain independence and improve quality of life. DME refers to equipment and devices prescribed by healthcare professionals for medical purposes, such as wheelchairs, walkers, hospital beds, and oxygen equipment. On the other hand, assistive devices are designed to help people with disabilities complete daily tasks, such as hearing aids, prosthetic limbs, communication devices, and computer accessories with adaptive features.**

However, obtaining these essential tools can be prohibitively expensive, making comprehensive medical aid cover crucial. It is more than just financial assistance; it is about enabling people to live their lives to the fullest despite physical limitations.

Let's look at why having this cover isn't just beneficial but necessary for consumers:

1. **Promoting independence and dignity**

Independence is crucial for human dignity, but individuals with disabilities or chronic conditions may become dependent on others without the necessary tools. Medical aid cover helps them regain independence by providing tools like stair lifts and mobility aids, which increase independence and preserve dignity. These devices help people navigate the world on their own terms.

1. **Improving quality of life**

DME and assistive devices significantly impact emotional well-being, quality of life, and physical benefits. They can transform lives by providing new opportunities and experiences. Medical schemes promote members' overall well-being by including cover for such equipment, leading to a healthier and happier society. Examples include a child hearing their parent's voice or a stroke survivor regaining mobility.

1. **Long-term cost savings**

Cover for DME and assistive devices can provide long-term cost savings by preventing complications and hospitalisations due to unmanaged conditions. It allows timely access to necessary equipment, such as continuous glucose monitors, to help diabetic patients manage their condition better. Investing in preventive care through comprehensive medical aid cover results in savings for individuals and healthcare systems.

1. **Ensure equity and inclusion**

Healthcare access should be a fundamental right, regardless of socioeconomic status or personal situation. However, inadequate cover for DME and assistive devices disproportionately affects marginalised communities. Medical schemes can promote equity and inclusion by including these critical tools in their offerings, benefiting individuals and creating a more just and compassionate society.

**What to look for in your benefit package**

Medshield Medical Scheme covers various DME and assistive devices\*, helping members manage their health and improve their quality of life. Members can receive financial assistance for prescribed DME and assistive devices through the scheme's benefits package, subject to specific terms and conditions. Outpatient or chronic illness benefits typically cover DME and assistive devices, and members may need a prescription or recommendation from their healthcare provider.

Cover can vary depending on the type of device required, the medical necessity determined by a healthcare provider, the member's diagnosis or condition, and any applicable waiting periods or pre-authorisation requirements. Reviewing your plan documents or contacting your medical scheme directly to understand the specific cover details and limitations is critical.

Medshield encourages its members to become familiar with their plan's DME and assistive device cover, including any co-payments, deductibles, or cover limits. Members can maximise cover and reduce out-of-pocket costs by understanding their benefits and working with Medshield-contracted healthcare providers and suppliers.

To **maximise your cover** for DME and assistive devices, consider the following quick tips:

* **Know your benefits:** Learn about your medical aid plan's cover and the scheme rules for DME and assistive devices, including co-payments, deductibles, or cover limits.
* **Obtain necessary documentation:** Ensure you have a prescription or recommendation from your healthcare provider for the required DME or assistive device. This documentation may be required to qualify for cover.
* **Research providers:** Work with medical aid scheme-contracted healthcare providers, suppliers, or vendors to ensure maximum cover and minimise out-of-pocket expenses.
* **Understand the authorisation process:** Know any pre-authorisation requirements or documentation required to obtain cover for DME and assistive devices. It may involve filling out forms or providing additional medical information.
* **Investigate alternative funding options:** If medical aid cover is insufficient or unavailable, consider alternative funding sources such as government assistance programmes, charitable organisations, or crowdfunding platforms.

It's worth noting that cover for specific devices may differ depending on medical necessity, plan benefits, your medical scheme rules and provider agreements.

Access to durable medical equipment and assistive devices is crucial for people with disabilities or medical conditions to maintain independence and improve their quality of life. Medical aid schemes provide financial assistance for these essential items. To maximise cover, understand your plan's benefits, obtain necessary documentation, and explore alternative funding options.

Consult your medical aid provider for personalised advice and assistance. Medical aid cover promotes independence, dignity, and quality of life for all individuals, empowering them to live on their terms.

*\*Depending on your selected benefit option, clinical protocols and scheme rules apply.*

**FIN**

(786 words)

**EDITORS NOTES**

**FURTHER MEDIA INFORMATION AND INTERVIEW REQUESTS**

* Stone issues this release on behalf of the Medshield Medical Scheme.
* For media enquiries or interview requests, please contact Willem Eksteen, CEO of Stone or a media liaison member of the Stone team at media@stone.consulting / 011 447 0168
* Alternatively, contact Lilané Swanepoel at Medshield at 010 597 4982 / lilanes@medshield.co.za

**MORE INFORMATION ON THE 2024 MEDSHIELD BENEFIT OPTIONS AND CONTRIBUTIONS**

Benefits and Contribution amendments are subject to CMS approval.

Please refer to the 2024 Product Page on the Medshield website at <https://medshield.co.za/>. You can review the benefit adjustments and value adds and download the 2024 benefit guides

* **PremiumPlus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the freedom to manage daily healthcare expenses through a comprehensive Personal Savings Account and extended Above Threshold Cover.
* **MediBonus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the independence to manage daily healthcare expenses through a substantial Day-to-Day Limit.
* **MediSaver** is perfect for independent individuals and young professionals thinking about expanding their families. MediSaver offers unlimited hospital cover in the Compact Hospital Network, with the freedom to manage daily healthcare expenses through a generous Personal Savings Account.
* **MediPlus** provides middle to upper-income families with complete healthcare cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a generous Day-to-Day Limit. Benefits are identical in both categories, Prime and Compact, with care coordination and doctor referral mandated on MediPlus Compact.
* **MediCore** is ideal for healthy individuals looking for comprehensive hospital cover, with daily healthcare expenses self-managed. This option offers unlimited hospital cover in the Compact Hospital Network, with In-Hospital Medical Practitioner consultations and visits paid at Medshield Private Tariff 200%. Day-to-day healthcare expenses are self-funded.
* **MediValue - Prime and Compact** - is the ideal option for growing families. It offers affordable cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a sizeable Day-to-Day Limit. Benefits are identical on both options, MediValue Prime and MediValue Compact, with care coordination and doctor referral mandated on MediValue Compact.
* **MediSwift** is the ideal hospital plan for active, healthy individuals. Major medical emergency and In-Hospital treatment are covered up to R1 million per family in the Compact Hospital Network, with the added benefit of day-to-day treatment for non-professional sports injuries. As a hospital plan, MediSwift offers no Day-to-Day benefits, allowing members the freedom to self-manage their daily healthcare expenses.

**Medshield Medical Scheme - Live Assured knowing you have a Partner for Life.**

**ABOUT MEDSHIELD MEDICAL SCHEME**

* Medshield is a healthcare fund where all members contribute towards the fund monthly to cater for medical cover should the need arise.
* Medshield has been in operation since 1968, making us one of the most experienced, knowledgeable, and reliable medical schemes in South Africa. Our extensive experience in the healthcare sector guides our understanding of our members' needs. Our excellent cover and benefits combined with the best quality systems and services have resulted in our exceptional size and strength.
* Each of our options offers affordably priced benefits. We continuously review and improve the range of benefits in each option to bring you what you need.
* Our impeccable reputation of prompt payments to hospitals, doctors, pharmacies and other medical caregivers guarantees approval from service providers when you present your Medshield membership card.
* Our extensive partner networks place us in the perfect position to offer exceptionally competitive rates to our members.
* Medshield is well-represented throughout all nine provinces and provides seamless access to service providers in your area. Our geographical spread provides convenience if it becomes necessary for you to have a personal discussion with one of our experienced consultants. We also have a streamlined online claim submission system and immediate contact centre assistance, making it easier to manage your membership and claims from the convenience of your home or office.
* Our extensive range of additional benefits and services is another distinguishing factor. Our benefits and services have been designed to give members additional support when they need it most, for instance, in an emergency or when suffering from a chronic or life-threatening condition.
* Compared with other medical schemes, our trustworthiness, impeccable history, and exceptional service guarantee that we come out tops!