**What you need to know about blood types and emergency transfusions**

**JOHANNESBURG - Have you ever wondered what would happen if you suddenly needed a blood transfusion? Having the correct type of blood available can be lifesaving, whether due to surgery, a medical condition, or an unforeseen emergency. In medical emergencies, every second counts, and it is crucial that you know and understand your blood type.**

Blood is a complex mixture of cells and proteins, each serving a specific function:

* **Plasma:** The liquid component of blood carries the nutrients, hormones, and proteins. Plasma also helps with clotting and regulating blood pressure.
* **Red Blood Cells (RBCs):** These cells transport oxygen from the lungs to the rest of the body and carry carbon dioxide back to the lungs for exhalation.
* **White Blood Cells (WBCs):** These are critical components of the immune system and help fight infections and disease.
* **Platelets:** Small cell fragments that play a vital role in blood clotting and prevent excessive bleeding from wounds.

Understanding your blood type, who can donate to whom, and how medical schemes like Medshield cover emergency transfusions is key to being prepared.

**Blood types and their importance**

The presence or absence of specific antigens on red blood cells determines your blood type. There are four main blood groups: Type A, Type B, Type AB (universal recipient), and Type O (universal donor).

People with O-negative blood are universal donors, meaning their blood can be **given** to anyone regardless of their blood type. People with AB-positive blood are universal recipients, meaning they can **receive** blood of any type. The other blood types must be carefully matched to avoid adverse reactions.

Each type can also be either Rh-positive (+) or Rh-negative (-), depending on whether they carry the Rh factor protein. Knowing your blood type is critical in emergencies, as receiving the wrong blood type can trigger an immune response, leading to complications such as fever, breathing difficulties, and even life-threatening reactions.

**All about blood transfusions**

Blood transfusions are necessary in various situations, including severe blood loss from accidents, major surgeries, or complications during childbirth, which may require immediate transfusion to prevent life-threatening consequences. Chronic conditions such as anaemia, leukaemia, and sickle cell disease often necessitate regular transfusions to maintain healthy blood levels. Additionally, cancer treatment, particularly chemotherapy, can damage the bone marrow's ability to produce blood cells, making transfusions essential for recovery. Patients with clotting disorders, such as haemophilia, may also require transfusions of platelets or plasma to prevent excessive bleeding and to manage their condition effectively.

While blood transfusions are generally safe, there are some risks involved. Some individuals may experience allergic reactions following a transfusion, such as itching or fever. Frequent transfusions can lead to iron overload, which may require medical intervention to manage excess iron levels in the body. In rare cases, the immune system may react against transfused blood cells, causing complications. Fortunately, blood banks and medical facilities adhere to stringent guidelines to screen and test all donated blood, ensuring the highest level of safety for recipients.

With only a tiny percentage of the population regularly donating blood, South Africa often faces shortages in blood supply. If you are healthy and eligible, consider donating blood to help save lives. Your donation can benefit multiple patients as it is separated into red blood cells, plasma, and platelets for different uses.

**\*Medical aid cover and PMB conditions**

In South Africa, medical schemes are legally required to cover blood transfusions under Prescribed Minimum Benefits (PMBs) when necessary. It means that if a transfusion is required due to a life-threatening emergency, a PMB-listed condition, or a chronic disease, your medical aid will cover it.

Medshield, as a leading medical scheme, ensures that its members receive the necessary care by covering blood transfusions under the following conditions:

* Transfusions are required for any 271 Prescribed Minimum Benefit (PMB) conditions.
* Blood transfusions for one of the 26 Chronic Disease List (CDL) conditions.
* Emergency transfusions due to severe trauma, blood loss, or life-threatening shock.

Suppose your medical scheme refuses to cover a necessary transfusion that qualifies under PMBs. In that case, you have the right to challenge the decision by lodging a formal complaint to the Council for Medical Schemes.

\* *Terms and Conditions and the application of the Scheme Rules apply*

**Stay informed and prepared**

Understanding blood types and transfusions is crucial, especially in emergencies. By knowing your blood type, ensuring adequate medical aid cover, and even considering blood donation, you can contribute to a healthier society.

Many people do not know their blood type until they face an emergency, but discovering it is simple. You can ask your doctor; your medical history or previous lab tests may have recorded your blood type. Another option is to donate blood, as blood donation centres typically provide this information after donation. Alternatively, a straightforward blood test at your local clinic or hospital can quickly determine your blood type, ensuring you are prepared for any medical situation that may require it.

Medshield ensures its members receive the care they need, including cover for essential blood transfusions under PMB regulations. Stay informed, stay prepared, and ensure your medical scheme supports you when needed.

\* *Terms and Conditions and the application of the Scheme Rules apply*

**FIN**

(838 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 2025 MEDSHIELD BENEFIT OPTIONS AND CONTRIBUTIONS**

Benefits and Contribution amendments are subject to CMS approval.

Please refer to the 2025 Product Page on the Medshield website at [https://medshield.co.za](https://medshield.co.za/).

You can review the benefit adjustments, and value adds and download the 2025 benefit guides by visiting <https://medshield.co.za/2025-products/2025-benefit-options/> or by scanning the relevant QR code:

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| --- | --- |
| **Benefit package and descriptor** | **QR code to view more detail** |
| **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.  | A qr code with a white background  Description automatically generated |
| **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. | A qr code on a white background  Description automatically generated |
| **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. | A qr code on a white background  Description automatically generated |
| **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.  | A qr code on a white background  Description automatically generated |
| **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. | A qr code on a white background  Description automatically generated |
| **MediValue** 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. | A qr code with a white background  Description automatically generated |
| **MediPhila** is ideal for families seeking first-time access to affordable private medical cover. As a MediPhila member, you have full cover for Prescribed Minimum Benefit (PMB) treatment plus R1 million per family for non-PMB In-Hospital treatment in the MediPhila Hospital Network. Coupled with this is Day-to-Day cover for your essential daily healthcare needs. | A qr code on a white background  Description automatically generated |
| **MediCurve** If you are tech-savvy, young and healthy, then MediCurve is the ideal first-time option for you! MediCurve provides generous hospital cover in the MediCurve Hospital Network combined with unlimited virtual Family Practitioner consultations and essential optical and dental cover through network providers | A qr code on a white background  Description automatically generated |

**MORE ABOUT MEDSHIELD MEDICAL SCHEME**

* You never know when you or your family member/s may require medical care or treatment, and most importantly, whether you will have funds available to cover the costs. Medshield is a healthcare fund where all members contribute to the fund every month to cater for medical coverage should the need arise. 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 and 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.
* We partner with our stakeholders to enable access to sustainable and **affordable quality healthcare** through innovative products and benefits.
* 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.
* Another distinguishing factor is our extensive range of additional benefits and services. These benefits and services have been designed to give members additional support when needed, 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!
* As the interface between the Scheme and our members, Medshield staff are the backbone of our customer service delivery. The successful delivery of service depends entirely on the calibre of our people.