



UMVUZO HEALTH CORONAVIRUS (COVID-19) BENEFIT GUIDELINE

This benefit guideline is based on the guidance given globally by the World Health Organisation (WHO) with whom the Department of Health (DoH) and National Institute for Communicable Diseases (NICD) are aligned. Also taken into consideration is the Council of Medical Scheme's press release 3 of 2020 and CMScript 1/2020 which define the PMB parameters of COVID-19 cover by medical schemes as benefits related to complications requiring treatment e.g. pneumonia.

Preventative measures

It is crucial to note that the battle against getting infected and spreading this virus begins with each individual Umvuzo Health member. The virus gets transmitted directly from person to person, especially through droplets spread when an infected person coughs or sneezes or direct skin on skin contact. The virus can be inhaled in a radius of 1-2 meters from an infected person and can be picked up from surfaces and items that become contaminated. Regular hand washing with soap for at least 20 seconds, including both wrists should be done regularly especially before eating and after visiting the bathroom. Where washing with soap is not possible the use of a disinfectant will help prevent infection because we touch our faces with our hands or bring them close to our airways more frequently than we think, e.g. when eating or drinking. The virus is highly susceptible to alcohol exposure, meaning that disinfectants with an alcohol content of 70% or more kill the virus on contact.

Ensuring good immunity is the second vital principle. This includes eating a balanced diet with sufficient vitamins and minerals and taking in enough water on a daily basis. Regular activity also boosts the immune system. The experience in China has showed that people with adequate immune responses that do get infected tend to develop flu symptoms but not complications. Those who develop serious complications are older people and others with suboptimal immune responses.

Testing for COVID-19

When a patient is confirmed by testing as being infected, tracer teams monitored by the NICD will investigate possible origins of the infection and compile a list of the patient's close contacts and arrange for tests to be done for those at risk. It is important to note that the responsibility for testing and coordinating containment and treatment efforts reside with the Department of Health as the spread of this pandemic is being fought internationally by the collective cooperation and intervention of governments. The structures and guidance of DoH in this regard must at all times be supported and not thwarted by own attempts or strategies.

Who can conduct the testing?

Testing is being carried out primarily by the NICD to make sure tests are done as per international guidelines and standards because the South African government must report on tests and infected cases to the World Health Organisation (WHO). In declaring COVID-19 a global pandemic, the WHO stressed the responsibility of governments to implement these international strategies. Central data pooling further assists in identifying possible points of origin in patients testing positive after travelling abroad.

Who qualifies for testing?

The clinical principles that outline who should be considered for testing (apart from those persons identified as possible contacts by tracer teams), have been standardised internationally.

These principles are:

The patient must show a clinically compatible illness, meaning they have symptoms such as fever, cough, sore throat or shortness of breath, and they need to meet one of the following criteria as well:

- Had close contact to a laboratory-confirmed case of COVID-19, or a person who is being tested as a possible case, where close contact implies a sustained close proximity (face to face) such as caring for or staying with such a contact or travelling with one, resulting in distances of less than 1 meter with the contact.
- Travelled within the past 14 days to a location that has a CDC level 2 or 3 Travel Health Notice or where a community transmission of COVID-19 is occurring.
- Having worked in or attended a healthcare facility where patients with COVID-19 infections were being treated.
- Patients with a severe respiratory infection that requires hospitalisation and where no other identifiable cause can be determined, will also qualify for testing.

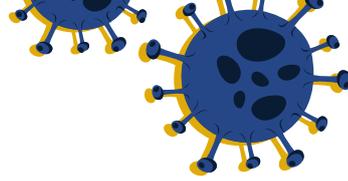


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When a doctor suspects that a patient could be a possible test candidate based on the criteria above, the doctor must contact the NICD who have made a Clinician Hotline available (see below). The doctor will be guided on whether testing is deemed necessary as well as the logistics on getting the sample to the laboratory. All tests must be accompanied by a completed set of forms as per NICD requirements listing those criteria that apply to the patient in question, possible contacts and their contact details, as well as the doctor's details who may need to be quarantined him or herself as a result. The treatment of positive cases will also be guided by the NICD to ensure all patients conform to international guidelines and to enable accurate monitoring.

Where can the testing be done?

DoH has listed the hospitals where cases can be referred to. They are:

- Polokwane Hospital in Limpopo
- Rob Ferreira Hospital in Mpumalanga
- Steve Biko and Tembisa hospitals in Gauteng
- Grace Hospital in KwaZulu-Natal
- Klerksdorp Hospital in North West,

Patients who suspect that they may have the virus should not be referred to a hospital facility in order for segregation strategies to be applied. The experience in China has shown that 40% of initial infections were related to hospital facilities, stressing the importance of vigilant measures when dealing with living suspected and confirmed cases. This is also why governments have advised against attending or arranging large gatherings to reduce possible exposure. Testing through NICD protocol channels are available to all Umvuzo Health members. Members who circumvent the case definition protocols, electing to seek out private laboratory testing will have to fund such tests themselves.

What if the member is not in reasonable proximity to the NICD identified DoH hospitals?

In the event that the member is not in reasonable proximity to the NICD identified hospitals where cases must be referred to, Umvuzo Health may pay for such tests at private laboratories under the following conditions:

- The member must be referred by the GP to a private laboratory for testing,
- The said laboratory must have the ability to conduct such tests and adhere strictly to the NICD protocol for testing for COVID-19,
- The criteria (as outlined above) for who qualifies for the testing must be fully met,
- The NICD must approve and support such utilisation.
- Failure in meeting any of the above criteria, will result in the member having to fund the test out of pocket.

What is the treatment plan for those testing positive?

Treatment for uncomplicated cases that have tested positive consists of isolation, preferably in a home environment where preventive measures are put in place. There is no need to admit them in a facility, such a move may actually increase the possible exposure of others to the virus. Such a member will get guidance on steps to take at home. There are no drugs that kill the virus, antibiotics are not effective against the virus either. Treatment for uncomplicated positive cases boils down to supporting the patient's immune system as described above and preventing spread. Complicated positive cases, such as those with pneumonia, fall in the PMB category and are in that respect also covered under Umvuzo Health's PMB benefits.

Members are encouraged to discuss getting the flu vaccine through their doctors or pharmacies because the symptoms of influenza and COVID-19 are very similar – preventing influenza will reduce members with such symptoms and avoid unnecessary testing. Influenza may also lower the patient's immunity. Provided they have benefits available, all Umvuzo members qualify for an annual flu vaccine.

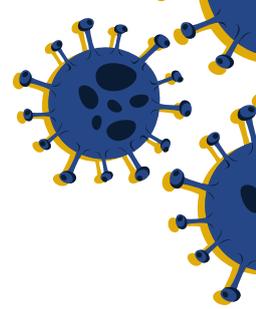
National contact numbers:
NICD general information **0800 029 999**.
NICD Clinician Hotline **082 883 9920**.



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SUMMARY

Protect yourself:

- Wash your hands regularly with soap and water for at least 20 seconds or use an alcohol-based disinfectant.
- Keep a distance of at least 1 meter between yourself and a person that is coughing or sneezing. Avoid social gatherings as much as possible, especially with large groups where close proximity will result.
- Avoid touching your nose, mouth or eyes.
- If you are coughing, cover your mouth and nose with a bent elbow when you cough or cough into a tissue and safely deposit the tissue in a trash can or bin.
- Consult your doctor if you develop fever, cough or difficulty breathing.
- Call your doctor or the nearest designated hospital if you have been in contact with a person diagnosed with COVID-19 infection, or someone who has travelled to a country with active infection or had travelled to such a country yourself.

Benefits:

- Testing for eligible candidates according to the COVID-19 protocol is available via your network GP (Ultra Affordable and Standard members) or your regular GP (Activator, Supreme, Extreme). Call your doctor BEFORE you go for possible testing as you may need to be directed to a testing facility geared for the handling of possible COVID-19 cases.
- Your doctor can call the Clinician Hotline for any issues related to testing.
- Members that have tested positive and that develop a PMB complication such as pneumonia, will be covered in full for admission to hospital and for treatment given in hospital. The hospital admitted to, must have the mechanisms in place to isolate COVID-19 positive patients. The place of admission will therefore be coordinated between your treating doctor, the NICD and Umvuzo Health.

NICD and WHO information can be accessed at:

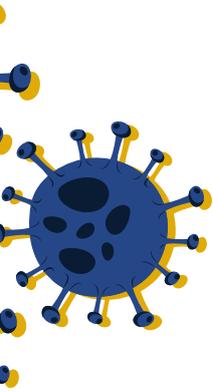
<http://www.nicd.ac.za/wp-content/uploads/2020/03/A0-nCoV-Poster-V1-PU-Feb-2020-G.pdf>

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public/myth-busters>

Mediclinic has made a self-assessment tool available online at:

<https://www.mediclinic.co.za/en/corporate/corona-virus/covid-19-risk-assessment-tool.html>

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