



The Oncology Risk Management Programme

Finding out that you have cancer may have left you feeling anxious, concerned, overwhelmed and unsure of what happens next. According to the Cancer Association of South Africa (CANSA), one out of four people will be affected by cancer, either directly or indirectly through a loved one being diagnosed. Fortunately there are powerful weapons at our disposal in the battle against cancer, like registering on the Oncology Programme.

Your medical scheme cares about your health and wellbeing, that is why they offer, all members diagnosed with cancer, free access to the Oncology Programme from Metropolitan Health Risk Management.

Managed by dedicated oncology care coaches and a medical advisor, the Oncology Programme is continuously reviewed and improved by independent oncology specialists. It will help you to deal with cancer in a positive way, and ensure you receive the quality care you need.

The benefits

The Programme offers you direct access to a **specialised oncology care coach**. Your care coach will work closely with you, your doctor and oncologist to ensure care is co-ordinated, and you receive maximum value from your medical scheme. Your care coach will also:

- pre-authorise your oncology treatment and, where appropriate, refer to an oncology medical advisor for evaluation
- where necessary, draw on the support of a specialised clinical team, which includes independent advisors and experts from the South African Oncology Consortium (SAOC) and ISIMO Health
- work with all healthcare providers involved in your treatment, ensuring your care is co-ordinated, hassle-free and your health outcomes are as positive as possible
- provide counselling and refer you to support groups
- encourage you to follow a healthy lifestyle, which will not only help you cope better but also pump up your energy levels
- assess your medication against regularly updated treatment guidelines and protocols, to ensure you have affordable access to the most appropriate medication.

Continued overleaf →

Your insured benefits

You shouldn't have to worry about medical bills and the cost of treatment during this difficult time. This Programme will give you a better understanding of the insured benefit funds available through your medical scheme to treat your condition.

While the limit may vary depending on your benefit option, you will have access to an oncology benefit which is paid from insured benefits. Not all types of cancer meet the requirements of being a PMB. If the type of cancer you have is a prescribed minimum benefit (PMB), your medical scheme will cover the diagnosis, treatment and care costs of the appropriate services, regardless of your benefit option, even after the oncology benefit has been exhausted, as long as the treatment complies with PMB legislation. It is important, however, to check with your care coach whether your scheme requires you to use particular service providers.

Easy-to-follow process

Tell us about any planned cancer treatment, so we can let you know whether your scheme will cover the costs of your treatment. This means your doctor and/or oncologist needs to send us your treatment plan for approval before starting with the treatment.

- Once you have been diagnosed with cancer, your doctor needs to submit a report confirming the diagnosis (either histology or radiology report).
- If your oncologist prescribes treatment, then a treatment plan must be submitted.
- Your oncology care coach will assess the treatment plan according to clinical guidelines. The treatment plan will then either be:
 1. approved, or
 2. referred to the oncology medical advisor for further assessment, or
 3. declined.
- Where the plan is referred to the medical advisor, in some instances it may be necessary to refer the plan to an external oncology expert panel for an opinion.
- Where a plan is declined, it's usually because the standard treatment protocol is not met. Your doctor can then submit a revised treatment plan for approval.
- Once the treatment plan is approved, the oncology care coach will inform your doctor.
- Once approved, all oncology-related consultations, treatment, chemotherapy and medication will be paid from your scheme's oncology benefit, according to scheme rules.

Putting the power in your hands

It's completely normal for you to feel anxious, depressed and overwhelmed when diagnosed with cancer. However, in order to cope with everyday living, it's important to learn as much as possible about your type of cancer and the treatment. This will give you the emotional energy, confidence and a positive attitude for managing the condition and improving your health.

This is why our Oncology Programme is specifically designed to **actively empower patients**. Participants on this Programme generally have a **more positive attitude and approach** to treating their condition and improving general wellness. This positive attitude often translates into improved treatment compliance and a healthier lifestyle, which can make a real difference in the way you respond to treatment and your general quality of life.

Talk to us

Should you have any further queries regarding the Oncology Risk Management Programme, please contact your medical scheme's client services department and request to be transferred to the Oncology Department.

Fax: 0861 222 552

Website: www.metropolitanhrm.co.za

