



PROFMED

PRESCRIBED MINIMUM BENEFITS SIMPLIFIED

The prescribed minimum benefits, known as PMBs, is a list of 271 conditions plus a group of 26 chronic conditions for which medical schemes are obliged to provide minimum benefits, as provided by the State.

How does PMB cover work?

First, it's important to understand that cover for PMB conditions is determined by gazetted treatment algorithms. This means that while a condition might be a PMB, not all of the treatment and management of that condition may be considered PMB level of care and may not be funded by the Scheme.

What treatment is covered from PMB?

Treatment that may be covered includes, consultations, procedures, medication and surgery.

Consultations and procedures for valid PMB conditions that occur out of hospital, will first be paid from a member's available day-to-day benefit. Once that benefit is depleted, treatment will continue to be paid from Scheme risk. If a benefit option does not have day-to-day benefits, funding will pay immediately from Scheme risk.

To ensure PMBs can be identified and funded by the Scheme it is necessary that the coding on claims submitted is correct and in terms of PMB legislation. Certain conditions need to be pre-authorized first with the Scheme for the treatment to be funded.

How do I register for the 26 chronic PMB conditions?

Medication for the 26 chronic PMB conditions must be authorised by your treating doctor or pharmacist by calling 0800 132 345. Once your condition is registered and your medication is authorised claims will fund from your Chronic Medication benefit and thereafter, from Scheme risk. All benefits are subject to protocols, formularies and reference pricing.

To ensure PMBs can be identified and funded by the Scheme, it is necessary that claims submitted have the correct codes in terms of PMB legislation. Certain conditions also need to be pre-authorized first with the Scheme for the treatment to be funded.

A full list of PMBs and the 26 chronic PMBs can be found on our website at www.profmed.co.za.