

Navigating the Funding Puzzle



Medical Schemes Industry

Medical Schemes Act

- Open Schemes

- Closed schemes

- Maximum protection for members within rules

Insurance Act

- Medical Insurance

- Day by Day insurance

- No protection other than financial limits

These are very different and should not be confused

Medical schemes

Traditional Options

Savings Options

Both include hospitalisation and chronic cover in the benefits

PMBs - Prescribed Minimum Benefits

270 listed conditions

The minimum that all schemes must cover regardless of the plan type

Dementia

Diagnosis code: F01.0 to F06.8

PMB entitlement

- Admission to confirm the diagnosis

- Admission for management of an acute psychotic episode for 1 week

- No chronic medication unless it's combined with Parkinsons

Chronic medication

- Paid from the chronic benefit to the limit - if approved

- Subject to savings

Long Term Care Options

Family Members

Home Based Care

Home Nursing

Frail Care Centres

Dementia Centres

Government Homes

Plan Ahead from the first Diagnosis

Don't be an Ostrich



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Palliative Care

PMB - diagnosis code Z51.5

There is no set time frame

Included in the treatment

- Comfort care

- Pain relief

- Hydration

Dementia does not always mean Palliative Care

The Orphaned Aged



Stats

Over 60 yr. old Population group (employed or previously employed)

- 15 % are childless

- 40% are alone without a spouse

- 32% of the employed over 50yrs have children outside of the country

- 70% have not identified long term care

This is a crisis on our doorstep

What can we do

Cause

Long term planning is non existent

Children are encouraged to spread their wings

Take a gap year

Play sport

See what employment opportunities there are

Looking for greener pastures

Get out of here

It will never happen to me

My children will always be there

Result

Family circle is broken

Children lose interest due to distance

Grandchildren have no relationship with Grandparents

Busy lives prevent constant contact





Technology Takes Over

Face Time
Skype
Teams
Zoom
Video calls

What can We do?



Plan ahead

- Living wills
- End of life directives
- Appoint a proxy

Living arrangements

- Where will they go after discharge
- Who is going to do the care

Plan

- Be proactive
- Don't wait for last minute .com
- Have the difficult discussion
- Establish the cost

Reach Out

- Support Groups
- Collaborate
- Network

Our role is not to BE the solution but to find it

It takes a village to raise a child

It takes the same village to protect the aged

**We don't have the community care structure available
elsewhere**

We need to create our own network

Its up to us, to be the difference

Thank you

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