

MEMBER Q & A

MARCH 2020



taking care of our own

DEAR MEMBER

Update on coronavirus (COVID-19) Q & A

Further to our previous communication dated 06 February 2020. With COVID-19 being confirmed in SA, below are some questions and answers, which will assist you to understand what to do if you have symptoms of the virus, the benefits available to you, and other useful information.



HOW IS CORONAVIRUS SPREAD?

The main route of **transmission is via respiratory droplets** when an infected person coughs or sneezes, similar to how the flu virus is spread. The virus can also be **spread through personal contact and if you touch contaminated objects which an infected person has previously touched.**

WHEN SHOULD I BE TESTED FOR COVID-19?



If you have been **in contact with anyone who has been travelling** and suspect you could have contracted the virus and/or you are experiencing flu-like symptoms, e.g. fever, headache, shortness of breath, coughing etc. then it is best to call your healthcare practitioner.

Your family healthcare practitioner is the best person to assist you with understanding whether your symptoms warrant COVID-19 testing. If your doctor suspects you have coronavirus, they will contact the NICD clinical hotline to discuss your case and make appropriate arrangements for the next steps. **Please don't confuse the signs and symptoms of seasonal allergies with that of COVID-19, if you have a fever $\geq 38^{\circ}\text{C}$, please seek advice from your healthcare practitioner.**

HOW DO I ACCESS TESTING FOR COVID-19?

During working hours, please contact your family healthcare practitioner, and if after hours, your local Emergency Room (ER) facility. **To avoid the possible spread of the virus, please call ahead as your practitioner or ER facility may have a particular protocol they want to follow.** You can also contact a doctor via Hello Doctor to benefit from a free virtual consultation, via text, call or video-chat. Visit the scheme website on www.mhcmf.co.za for more info on **Hello Doctor**.





WHAT WILL MOTO HEALTH CARE (MHC) COVER?

We will cover all costs related to confirmed cases of COVID-19 irrespective of which option you are on. You may need to pay upfront for out-of-hospital tests or consultations and if your tests are positive, we will retrospectively refund your expenses. It is your responsibility to inform the Scheme if you have contracted COVID-19 so we can help take care of you and pay any claims.

This cover will include benefits for both **in and out-of-hospital**. While the Scheme will provide benefits for hospitalisation when a member with a confirmed diagnosis is symptomatic and needs to be admitted to hospital **in terms of the WHO and NICD protocols** for coronavirus, the NICD is currently managing the process for all confirmed cases in South Africa in an effort to protect the public and control the spread of the virus in the country. The NICD has established hospitals in each province to assist patients and manage the quarantine process. **This means that the NICD will decide where people are admitted or quarantined.** We can confirm, after discussions with private hospitals, that they are equipped to treat patients. However, the NICD may insist on the use of an approved State facility to treat members.

WHICH PATHOLOGY LABORATORY SHOULD I USE?



All major pathology laboratories in South Africa (Lancet, Ampath, Pathcare, Vermaak & Partners) are equipped to take the required swab and do the testing, but we recommend that you first consult your healthcare practitioner, who can guide you through the process.



WHO QUALIFIES FOR BENEFITS FOR COVID-19?

Any member and all their registered dependents qualify for benefits for confirmed cases of COVID-19, whether adult or children. If you are a new member in a 3-month General Waiting Period, YOUR case will be reviewed on a case-by-case basis.

HOW DO I AVOID CONTRACTING COVID-19?

TO REDUCE THE CHANCES OF CONTRACTING COVID-19, FOLLOW GOOD HYGIENE PRACTICES:

- Wash your hands regularly with soap and water for at least 20 seconds.
- Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Cough or sneeze into the crook of your arm, or into a tissue, then throw the tissue into a rubbish bin or flush away.
- Clean and disinfect frequently touched objects and surfaces.
- Don't panic.



The situation around COVID-19 is evolving

To keep yourself informed and up-to-date, visit the website of the National Institute for Communicable Diseases at <http://www.nicd.ac.za/> for up-to-date alerts or call the toll free number on 0800 029 999. You can also visit the website of the World Health Organization at <https://www.who.int/>.

