

Focus on the coronavirus (COVID-19)

What is the coronavirus (COVID-19)?

COVID-19 forms part of a group of viruses that cause respiratory tract infections that are mostly harmless, such as some cases of the common cold, though rarer forms of the coronavirus, such as SARS, MERS and COVID-19, are more dangerous.

Who is at risk?

Those most at risk of contracting COVID-19 include those who have existing heart or lung diseases, people with weakened immune systems, e.g. people with HIV, TB, diabetes or cancer, as well as infants, young children and older people.

What are the symptoms?

Patients who have contracted COVID-19 experience symptoms such as fever, shortness of breath and coughing. Some may have sore throat and fatigue. COVID-19 can also cause bronchitis and pneumonia, an infection that causes inflammation in the air sacs in the lungs that can cause them to fill with fluid. The incubation period (the period in which a person is infected with COVID-19 and in which symptoms appear for the first time) is between one and fourteen days. Most people start showing symptoms about five days after becoming infected.

What can I do to protect myself?

Most importantly: DON'T PANIC. Your best form of protection, and preventing that you are infected with COVID-19, is a strong immune system. It is important to take care of yourself and to stay healthy.

To protect yourself and your family, follow these simple rules:



Wash your hands often and in the proper way. Always use soap and rub your hands together for at least 20 seconds. Make sure you wash and rub the entire surface of your hands, including the back of your hands.



Avoid large crowds. Keep your distance. Aim to keep at least 1 metre between yourself and someone who is coughing or sneezing. It is best to avoid touching people or shaking hands.



Avoid touching your face. The average person touches their face around 23 times per hour. Germs on your hands are easily transferred into your body via the mucous membranes of the eyes, nose and mouth.



Practice respiratory hygiene. Cover your nose and mouth with a tissue or elbow when coughing or sneezing.

We also advise you to make use of your flu vaccination benefit that forms part of your day-to-day benefits, this will ensure that you have added protection against most flu viruses. Strengthening your immune system to protect yourself from the flu virus is important. You can go for one flu vaccination per year. While getting your flu vaccination, you can also make use of your health assessment benefit. You may go for one health assessment per year. You can go to any pharmacy clinic to get your flu vaccination, but we suggest you go to a Dis-Chem, Clicks, MediRite or Pick n Pay pharmacy clinic, as other pharmacies might charge an extra fee, which you will have to pay.

What do I do if I suspect I might have been infected with COVID-19?

Check your symptoms, do you have at least one of the following symptoms?

- A cough
- A sore throat
- Shortness of breath
- A fever > 38°C

and

In the past 14 days prior to showing any of these symptoms, were you in close contact with a person who has, or is suspected of having COVID-19?

or

Have you worked in, or visited a healthcare facility where patients with COVID-19 infections were being treated?

or

Have you recently been admitted to hospital with severe pneumonia of unknown origin?

If you are uncertain, and you need more guidance on any of your symptoms, or in determining if you need to get tested for COVID-19, you can make use of your free Hello Doctor benefit that forms part of your day-to-day benefits. A Hello Doctor doctor will gladly provide you with the necessary information you need, assist you with any questions you may have and guide you on what to do next.

What is Hello Doctor?

Hello Doctor offers you easy to understand health and medical services, letting you talk to a GP in any language, any time you need to for free. If you need to speak to a GP, simply dial *120*394*120# from your cellphone and choose the relevant option to “speak to a doctor”. A registered GP will call you back within an hour.



You can also request a Hello Doctor call back via the Momentum More Health app, which you can download from the App Store, Google Play or the App Gallery on your cell phone. The app and website will allow you the option of texting the GP instead of talking over the phone.

How should I register for the Hello Doctor benefit?

You will need to contact us and provide us with your cellphone number, so that we can register you for the Hello Doctor benefit, and send you your unique user name and password.



What happens if I need to go for a COVID-19 screening test?

You can call the NICD (National Institute for Communicable Diseases) on 0800 029 999. The NICD will provide you with information about where your nearest testing facility is and can explain the process that needs to be followed if you suspect you have COVID-19. If you have your testing done via the NICD, you do not need to pay for the test.

If you choose to make use of a Momentum CareCross Network GP, and choose to have your testing done privately, and not via the NICD, we will cover the cost of the Network GP visit, as well as any formulary based medication, or any other blood tests or x-rays that are on our approved list, that are required in order for the Network GP to treat your condition. We will only cover the cost of the COVID-19 screening pathology test that is done, if you are referred by your Network GP for testing, and if you test positive for COVID-19.

We will cover a maximum of one COVID-19 screening test per member per year. The current cost of the COVID-19 screening test is in the region of R850. You will need to pay the cost of the test from your own pocket and submit a claim to health4merefunds@momentum.co.za, together with confirmation that you have tested positive, to be refunded.

Please remember to inform your Network GP that you suspect that you may have contracted COVID-19 when making your appointment. Each Network GP practice has their own protocols in place, which is why it is important that you do not visit the practice as a walk in patient, and that you make an appointment upfront so that your Network GP can prepare for your visit, enabling them to protect themselves and other patients from infection in the event that you have been infected with COVID-19.

How many times can I get refunded for a positive COVID-19 screening test?

We will pay for one positive COVID-19 screening test per member per year.

Do health insurers not have to cover testing and treatment at private facilities the same way medical schemes do?

No, health insurers are regulated in a different way to medical schemes, and health insurance products do not have to cover Prescribed Minimum Benefits the way medical schemes do.

What happens if I test positive for COVID-19?

If you test positive for COVID-19, the NICD will make arrangements for an accredited emergency transport service to transport you to a designated hospital that has the required treatment and/or quarantine facilities needed to treat your condition, provided that your symptoms are severe enough to warrant hospitalisation. Please remember that Health4Me does not pay for hospitalisation due to COVID-19, and therefore the NICD will take over medical treatment in hospital. Alternatively they may ask you to self-isolate until such time as your symptoms progress to a point that warrants you to be hospitalised.



What happens if I am taken to a private hospital in the event of an accident or emergency, and I have accident and emergency cover as part of my benefits?

If you are taken to a private hospital for treatment in the event of an accident or emergency, and you have accident and emergency cover as part of your benefits, we will cover the cost of the mandatory COVID-19 screening that hospitals do as part of the triaging process on admission. You will not have to pay for this screening, and the hospital will send the account to us for payment, along with the rest of the accounts for your treatment, while you are in hospital.

