

What is Coronavirus?

Coronavirus infection is caused by the latest strain (type) of coronavirus, called COVID19. The virus causes respiratory illness (like flu) with symptoms such as a cough, fever and in more severe cases, Pneumonia.

“Like all citizens of the world we are concerned by the global spread of the virus, particularly that the outbreak has now been confirmed in South Africa. We therefore encourage all our members who might have travelled to areas with confirmed cases, or have come into close contact with someone who has travelled to high risk areas, and thereafter experienced symptoms, to seek immediate medical attention”

FAQ's

Question	Answer
1. What is the Coronavirus?	Coronavirus infection is caused by the latest strain (type) of coronavirus, called COVID19. The causes respiratory illness (like flu) with symptoms such as a cough, fever, shortness of breath and in more severe cases, Pneumonia.
2. What if I am diagnosed with the virus after I was admitted to hospital? What will the Scheme cover?	GEMS will fund all clinically appropriate care and related costs, including coronavirus related testing, in line with the Council for Medical Schemes press release 3 of 2020. This means that GEMS will cover the diagnosis, treatment and care costs of clinically appropriate care related to emergencies as prescribed minimum benefits (PMB). Non-PMBs will be funded subject to benefit limits and Scheme Rules. In addition, GEMS members should recognise that the NDoH has put measures in place to detect, manage and contain the spread of the virus. For more information members are advised to contact the National Institute for Communicable Diseases (NICD) Hotline 0800 029 999.
3. I am a DIRCO member. How are my claims treated?	If you are required to perform a pathology test in the country you are in, then the normal claims submission process will apply. You will obtain an account from your treating pathologist and it will be sent to the Scheme who will in turn confirm the comparable tariff code for the pathology test conducted in the Foreign Country. The Scheme will convert the currency and reimburse members the South African equivalent of the fees charged, subject to the registered Scheme Rules and available benefits.
4. How will I be covered for coronavirus whilst travelling internationally	As part of your travel arrangements you must ensure that you have taken travel insurance. The insurer will advise you how you will be covered when you are abroad.
5. What are the codes applicable to this condition	The Corona virus testing is allowed and governed by the tariffs which are currently in place at the Scheme. B34.2 – Coronavirus infection, unspecified is the ICD code for confirmed Coronavirus infection

	<p>Tariff Code 3974 (Polymerase Chain Reaction) is the tariff code used for testing coronavirus (COVID-19)</p>
<p>6. Is Coronavirus covered?</p>	<p>GEMS is will fund all clinically appropriate care and related costs, including coronavirus related testing, in line with the Council for Medical Schemes press release 3 of 2020. This means that GEMS will cover the diagnosis, treatment and care costs of clinically appropriate care related to emergencies as prescribed minimum benefits (PMB). Non PMBs will be covered subject to benefit limits and Scheme Rules. In addition, GEMS members should recognise that the NDoH has put measures in place to detect, manage and contain the spread of the virus. For more information members are advised to contact the National Institute for Communicable Diseases (NICD) Hotline 0800 029 999.</p>
<p>7. Where can I get more information on the Coronavirus?</p>	<p>The WHO, the NICD and Department of Health continue to provide valuable insight and updates regarding the virus and how it is spreading globally. Their dedicated websites are a great source of information.</p> <p>Symptoms are similar to those experienced with the flu or common cold and include:</p> <ul style="list-style-type: none"> • Fever • Cough • Congestion of the nose or throat • Shortness of breath • fatigue, often followed by muscle aches <p>Symptoms may appear 2-14 days after exposure, on average after 5 days. The majority of people around the world who have contracted the virus suffer mild conditions.</p> <p>To avoid getting infected: Avoid contact with infected people and use face masks if visiting sick relatives</p> <ul style="list-style-type: none"> • Avoid touching eyes and nose as much as possible • Use a tissue when coughing and sneezing and throw in the bin. Always wash hands afterwards. • Maintain good hygiene – disinfect regularly used surfaces and objects. <p>Treatment: Coronavirus presents as mild flue in most cases (80%-90%) Currently there is medicine available to cure COVID-19. Treatment at this stage is supportive – pain/fever medication, oxygen if required, severe cases may require hospitalisation.</p> <p>If you are experiencing symptoms:</p>

	<p>Members who are experiencing symptoms are advised to call the General Public Coronavirus Hotline: 0800 029 999.</p> <p>For more information you can call the NICD toll free Hotline on 080 002 9999.</p>
8. Who is at risk of severe disease	The elderly people above age 60 and those who suffer from chronic conditions are at risk for severe disease.

GEMS continues to monitor the situation and Members will be kept informed of any new developments through the GEMS website, social media platforms, SMS and call centre.

Additional info:

What's important?

What is the treatment for Coronavirus?

The South African National Department of Health (NDoH) has a treatment protocols in place for all national emergencies like the COVOD10 outbreak. The NICD works closely with NDoH, and together manage situations like this for our country. This means that for any patient who is tested, the swab sample will need to be sent to the NICD-accredited laboratories. Based on the results of those tests, NICD will recommend the medical process for each patient, together with the treating doctor. If the member is infected and presents as symptomatic, they may suggest isolation, most probably at the patient's home. However, the NICD and NDoH have also established hospitals in each province to assist patients and manage the quarantine process. GEMS members may however use any private hospital, that meets the requirements/protocols for quarantine and treatment, as published by the NICD.

The Scheme is aware that this is an evolving matter, all epidemics are, things may change but we will ensure to keep our members abreast in case of any developments.