

# When does a casualty visit and casualty cover through Gap cover make sense?

Casualty facilities, also known as the emergency department or emergency room, are intended to provide treatment for emergency medical conditions.

According to the Council for Medical Schemes, an "emergency medical condition" is a health issue that starts suddenly and unexpectedly, needing urgent medical or surgical treatment. Lack of this treatment could seriously harm bodily functions, body organs, or endanger a person's life.

Below are examples of conditions that normally require urgent medical attention and may qualify as a medical emergency for which you need to seek immediate medical care at a casualty or emergency room:

- **Severe injuries**, such as fractures, deep cuts, or head injuries.
- **Acute medical conditions**, such as chest pain, difficulty breathing, or severe abdominal pain.
- **Sudden onset of severe symptoms**, such as loss of consciousness, seizures, or severe allergic reactions.

Medical schemes generally cover expenses related to emergency medical treatment, as long as the treatment is deemed medically necessary, and this is determined by the ICD10 or procedure code ([refer Health Connect 3-2024 on ICD10 codes](#)) provided by the attending physician. However, the exact coverage and reimbursement process can vary depending on the specific terms and conditions of the medical scheme. It is therefore important for members to familiarise themselves with their scheme's policies regarding emergency care.



The extent of casualty cover available through Gap cover products can vary depending on the specific policy and provider.

Typically, Gap cover policies may provide benefits such as:

- Covering co-payments or deductibles associated with casualty visits.
- Reimbursing the costs of emergency treatment or consultations not fully covered by the primary medical aid plan.
- Providing lump sum payments for certain injuries or hospital admissions resulting from emergencies.

It's important for individuals to carefully review the terms and conditions of their Gap cover policy to understand the extent of coverage available for casualty visits.

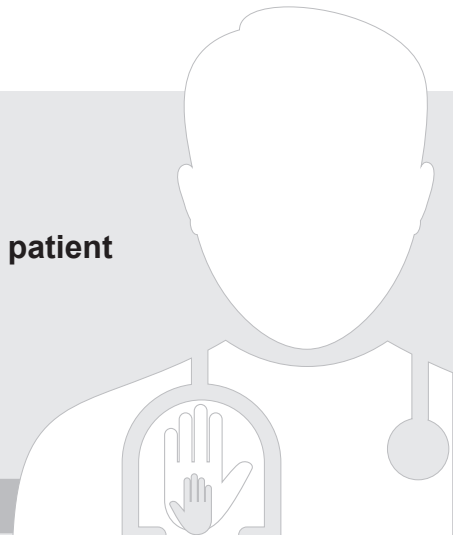
## 17 September is World Patient Safety Day

WHO's 2024 theme for World Patient Safety is "Improving diagnosis for patient safety" with the slogan: "Get it right, make it safe!"

The World Health Organization (WHO) states that patient safety is a widespread concern. Patient safety is a healthcare discipline that focuses on reporting, analysing, and preventing medical errors that often lead to health hazards.

According to statistical reports, medical errors affect one in ten patients worldwide.

The [Global Patient Safety Action Plan 2021-2030](#), provides a strategic direction for concrete actions to be taken by countries, partner organisations, healthcare facilities and WHO to implement World Health Assembly resolution WHA72.6.



### Key facts:

Around **1 in every 10** patients is harmed in healthcare

As many as **4 in 10** patients are harmed in primary and ambulatory settings

Above 50% of harm (**1 in every 20** patients) is preventable