

HOW DO CANCER BENEFITS WORK?

SIMEKA HEALTH

member of  Sanlam group

Understanding what is offered and how to use it

In South Africa, cancer ranks among the top causes of death, and the medical journal *Lancet* predicts a surge of **78 percent in cancer cases by 2030.**

Cancer treatment and Prescribed Minimum Benefits (PMB)

[Health Connect 6-2023](#) explained how PMBs work. If your cancer is an approved PMB, your medical scheme will pay for treatment even if your oncology benefit has been exhausted. However, cancer of the solid organs (such as the liver) qualifies as a PMB **only if it can be treated** - if not, the medical scheme does not have to pay for the treatment, but the oncology benefits will still apply.

- Most medical schemes will fund both PMB and non-PMB cancers up to a limit, whereafter certain co-payments may apply.
- Where cancer benefits are not covered in full, most Gap Cover products are designed to offer oncology benefits, which can cover shortfalls.

The services under PMB cancer benefits may include all of the below:

- Consultations
- Surgery
- Specialised radiology
- Pathology
- Chemotherapy
- Radiation therapy

Your medical scheme may however, require you to use **specific service providers and medication**. Some medical schemes offer additional cancer benefits which can be applied for.

There are many types of cancer treatments, especially if the cancer has not spread to adjacent organs or done incurable damage. The types of treatment will depend on the type of cancer and how advanced it is. In order to manage your cancer, your medical scheme can use certain guidelines, but where the cancer diagnosed qualifies as a PMB, the scheme must pay for treatment that would be considered as a minimum standard in a state hospital.



This means that...

...if the **state** pays for 6 cycles of a specific chemo drug for your type of cancer, your medical scheme must fund the same in a **private hospital or at a designated service provider**, depending on your medical scheme option.

Terminal cancer vs advanced cancer

Terminal cancer

Terminal cancer usually means the cancer does not respond to treatment, cannot be controlled and is likely to be the cause of someone's death.

Most medical schemes and hospital plans make provision for hospice care.

Advanced cancer

Advanced cancer is a term used to describe cancer that is unlikely to be curable but can be managed with treatment.

Many people with some types of advanced cancer live well and for a long time.



Pre-authorisation is key and you need to get an indication from your medical scheme of exactly what they will cover.

WHO and World Cancer Day

[World Cancer Day](#) is an initiative of the Union for International Cancer Control (UICC) who works closely with the [World Health Organization](#) (WHO) on key items for cancer. Become informed, involved and always discuss your options with your medical scheme.

Health Connect 7/2023