

Risks of moving from a medical scheme to primary healthcare

A primary healthcare plan offers cover for your day-to-day healthcare needs i.e. visits to a general practitioner and prescribed medicines, basic dentistry and optometry. They are provided by insurers under an exemption from the Medical Schemes Act. The intention is that they will in future become low-cost medical scheme options.

However, the risks of leaving a medical scheme to join a primary healthcare option include:

In hospital cover

Primary healthcare plans may be offered with limited hospital cover, but they do not offer cover as comprehensive as that of a medical scheme. A primary healthcare plan is an insurance policy that can offer you cover for a basic package of day-to-day medical expenses. Hospital cover for illness and any other conditions outside of an emergency or accident are generally excluded, but these policies may be sold in combination with a hospital cash plan and/or cover for stabilisation in hospital in an emergency or after an accident. **The cover is not as comprehensive as a medical scheme and PMBs are excluded.**

The network is key

Primary healthcare plans offer cover through networks of doctors, pharmacies, dentists, optometrists, pathologists and radiologists. **You will only have to use these network providers to enjoy cover.** You will not be able to use your own doctor or dentist unless he or she participates in the network.

Does Primary healthcare cover count towards credible cover?

If you are a member of a primary healthcare plan, it will not count as cover from a medical scheme and should you later wish to join a medical scheme after the age of 35, **you could be made to pay a lifetime penalty in the form of a late-joiner penalty.**



Are there any waiting periods?

Insurers can impose waiting periods for primary healthcare, but only the ones that medical schemes are allowed to apply. **This means a general waiting period – on all benefits - of up to three months, or a 12-month waiting period for any condition you have been diagnosed with or treated for in the past 12 months.** Waiting periods can be applied when you join and again if you upgrade to a policy offered by the same insurer, but with higher benefits.

Tax and primary healthcare plans

If your employer pays the premium for you to belong to a primary healthcare plan, the premium will be regarded as a taxable fringe benefit and added to your income for tax purposes.

You will not be able to claim the medical tax credit if you are paying for a primary healthcare plan and you can also not claim any medical expenses not covered by your plan.

18 to 24 November is World AMR Awareness Week

Developing antimicrobial resistance (AMR) means that bacteria, viruses, fungi, and parasites no longer respond to antimicrobial agents or medicines, making infections more difficult to treat, as well as increasing the risk of disease transmission, severe illness, and death.

Handle antimicrobials with care! - antibiotics, antivirals, antifungals and antiparasitic.

Antimicrobials include:



To reduce the spread of germs, we rely on antimicrobial disinfectants and sanitizers.



Antimicrobials are among the first lines of defence in the battle against infections.



Antimicrobials help make products more sustainable and longer lasting e.g. textiles, wood and paint.

The World AMR Awareness Week (WAAW) is a global campaign to raise awareness and understanding of antimicrobial resistance and promote best practices among One Health stakeholders to reduce the emergence and spread of drug-resistant infections.