

Focus on haemophilia

Haemophilia is a rare disorder in which your blood doesn't clot normally because it lacks sufficient blood-clotting proteins (clotting factors). If you have haemophilia, you may bleed for a longer time after an injury than you would if your blood clotted normally.

Small cuts usually aren't much of a problem. The greater health concern is deep bleeding inside your body, especially in your knees, ankles and elbows. That internal bleeding can damage your organs and tissues, and may be life-threatening.

Haemophilia is an inherited (genetic) disorder and there is currently no cure. However, with proper treatment and self-care, most people with haemophilia can maintain an active, productive lifestyle.

What are the causes of haemophilia?

Haemophilia is inherited. However, about 30 percent of people with haemophilia have no family history of the disorder. In these people, haemophilia is caused by a genetic change (spontaneous mutation).

There are several types of haemophilia. They are classified according to which clotting factor is deficient:

- **Haemophilia A**, the most common type, is caused by insufficient clotting factor VIII.
- **Haemophilia B**, the second most common type, is caused by insufficient clotting factor IX.
- **Haemophilia C**, in which signs and symptoms are often mild, is caused by insufficient clotting factor XI.

The symptoms of haemophilia

Signs and symptoms of spontaneous bleeding include:

- Unexplained and excessive bleeding from cuts or injuries, or after surgery or dental work
- Many large or deep bruises
- Unusual bleeding after vaccinations
- Pain, swelling or tightness in your joints
- Blood in your urine or stool
- Nosebleeds without a known cause
- Intracranial haemorrhage (bleeding into the brain or skull) can lead to symptoms such as nausea, vomiting, and/or lethargy



How to register on the chronic programme

Once you have been diagnosed with haemophilia, please ask your doctor to contact our Chronic Medicine Department on **0860 11 78 59** to register you on the Chronic Medicine Management Programme.

The chronic medicine consultant will liaise with your doctor regarding your treatment. Once the diagnostic criteria have been met and blood results have been submitted, the treatment will be approved. We will let you know whether the treatment falls within the Momentum Medical Scheme formulary or if you will need to pay a co-payment.

Once you receive authorisation, you can take your prescription to your designated service provider to get your medication, and the claim can be submitted. A designated service provider (DSP) is a healthcare provider (doctor, pharmacist, hospital, etc) that is a medical scheme's first choice when its members require diagnosis, treatment or care for a Prescribed Minimum Benefit condition. If you voluntarily choose not to use the DSP and choose to rather use a different hospital, doctor or pharmacy, we may charge a co-payment.

The authorisation usually expires after 12 months. If there is no change in the medicine you need to take, your doctor or pharmacist can contact us on **0860 11 78 59** to renew the authorisation. The same process applies when there are any changes or additions to your authorisation.

For more on your chronic benefits and where to obtain chronic medicine and treatment, [click here](#).

Hospitalisation

If you need to be hospitalised for haemophilia complications, log in to the **Momentum App**, contact us via the web chat facility on momentummedicalscheme.co.za, email us at preauthorisation@momentumhealth.co.za, send us a WhatsApp message or call us on **0860 11 78 59** to request pre-authorisation. We will allocate a case manager to follow up regarding your hospital stay.

Treatment plan

Once you are registered on the programme, you will have access to a treatment plan, which may include cover for tests, doctors' visits or other benefits considered medically necessary by your doctor – these will be reviewed by our clinical team to ensure appropriateness.

Compliance

You need to:

- obtain your chronic medication on a monthly basis,
- make sure that you take your medication according to the dosage and quantity prescribed by your doctor, and
- make sure that you do not miss a dose - this is not only important for compliance, but it can have serious implications for your health and wellbeing.



Please make sure your claims have the appropriate ICD-10 code

It is important for all claims to include the appropriate ICD-10 codes (diagnostic codes), so we can identify the claim correctly and pay it from the Chronic Benefit.

We may pay claims from your Day-to-day Benefits if:

- The claims are submitted without the relevant ICD-10 codes.
- You have exceeded the frequency limit on consultations or tests.
- The treatment is not clinically appropriate.

Contact us

You can contact us via the web chat facility on momentummedicalscheme.co.za, email us at member@momentumhealth.co.za, send us a WhatsApp message or call us on **0860 11 78 59**.

Glossary of terms

Designated service providers: Momentum Medical Scheme uses a network of designated service providers, such as Associated GPs and Specialists, as well as State facilities, depending on the circumstances, to diagnose and treat our members for the Prescribed Minimum Benefits.

A **formulary** is a list of medicines covered on your option, from which a doctor can prescribe the appropriate medication for your chronic condition.

ICD-10 is the diagnosis code.

Prescribed Minimum Benefits is a list of benefits for which all medical schemes in South Africa have to provide cover in terms of the Medical Schemes Act 131 of 1998 and the Regulations thereto. In order to access these benefits:

- Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions.
- The treatment needed must match the treatments in the defined benefits.
- You must use the Scheme's Designated Service Providers. See the definition of Designated Service Providers on page 2 for more information.

If you voluntarily choose to use non-designated service providers, the Scheme will pay benefits up to the Momentum Medical Scheme Rate and relevant co-payments will apply. If you use non-designated service providers in cases of an emergency medical condition, it is deemed involuntary and co-payments are therefore waived.

If your medical condition and treatment do not meet the above criteria to access these benefits, we will pay according to the benefits on your chosen benefit option.