

# MG 26

MEMBER GUIDE

## Chronic Disease Management

**GEMS strives to provide members with access to excellent, comprehensive, and affordable healthcare.**

DISCOVER THE  
**BRILLIANCE**  
OF **GEMS**





# Table of Contents

	<b>Introduction</b>	<b>3</b>
	<b>Preventative Care and Screening</b>	<b>5</b>
	<b>Diagnosis and Documentation</b>	<b>8</b>
	<b>Chronic Medicine Registration</b>	<b>10</b>
	<b>Chronic Medicine Management</b>	<b>12</b>
	<b>Ambulatory PMB (aPMB) Programme</b>	<b>19</b>
	<b>Disease Management Programme (DMP)</b>	<b>21</b>
	<b>Request Forms</b>	<b>24</b>
	GEMS Chronic Medicine Benefit Application Form	24
	GEMS aPMB Application Form	26
	GEMS Chronic Courier Pharmacy Delivery Amendment Form	27
	<b>Glossary of Terms</b>	<b>28</b>
	<b>Useful Resources</b>	<b>30</b>
	<b>Walk-in Centres</b>	<b>31</b>



# 01

## Introduction

The GEMS Chronic Disease Management includes enrolment in the Disease Management Programme (DMP) and registration for Chronic Medicine Management (CMM), which are designed to support members living with chronic or long-term health conditions. These programmes ensure that members receive appropriate, cost-effective care while protecting their benefits and improving overall health outcomes.

### What Is the Disease Management Programme (DMP)?

**The DMP offers coordinated care for members diagnosed with chronic conditions. It includes:**

- Support from dedicated disease managers who work with members and healthcare providers.
- Access to chronic authorisations and disease baskets to enable treatment.
- Development of personalised care plans tailored to each member's condition.
- Ongoing monitoring and support to improve treatment adherence and health outcomes.
- Seamless integration with the CMM for access to medication.

### What Is the Chronic Medicine Management (CMM)?

**The CMM focuses on the registration, authorisation, and management of chronic medication. Key features include:**

- Separate chronic medicine benefits that preserve your day-to-day (acute) benefits.
- Easy registration via phone, doctor's referral or application forms.
- Access to formulary-based medicines, disease baskets, and Drug Reference Price (DRP) systems to reduce co-payments.
- Use of Designated Service Providers (DSPs), including courier and retail pharmacies, for convenience and affordability.
- Issuance of a Medicine Access Chart (MAC) to track authorised medicines and payment rules.



# Why You Should Register for the GEMS DMP and CMM Programmes

If you have been diagnosed with a chronic condition, registering for the GEMS Chronic Medicine Management (CMM) and enrolling in the Disease Management Programme (DMP), are the most important steps you can take to safeguard your health and your benefits.

## Your Journey as a Member

Here is what your journey looks like when you enrol in the DMP and CMM Programmes:





## Protect Your Benefits

If you are not registered for the Disease Management Programme, your chronic medicine claims will be processed as acute claims, using your day-to-day benefits which are actually meant for short-term treatments like antibiotics or painkillers. Once registered, your chronic condition is covered separately, ensuring your acute benefits remain available when you need them.

# 02

## Preventative Care and Screening Benefits

### Why Preventative Care Matters?

Preventative care is your first line of defense against chronic conditions. Many conditions, such as high blood pressure, diabetes, and high cholesterol, develop silently without obvious symptoms. Early detection through regular screenings can help you start treatment sooner and avoid serious complications.

**Your preventative care is covered without affecting your day-to-day benefits.**

GEMS encourages members to undergo regular screenings and preventative care to detect chronic conditions early.





# Lifestyle Choices

## Your Role in Managing Chronic Conditions

As a GEMS member living with a chronic condition, your medicine plays a vital role, but so do your daily choices. Making healthy lifestyle changes can help you feel better, slow down the progression of your condition, and reduce your need for additional treatment.

Here is how you can take charge of your health:



### Eat Well

Choose nutritious foods that support your health. For example, if you have high blood pressure or diabetes, reducing your intake of salt and sugar can make a significant difference. Speak to your doctor or a dietitian about a meal plan that works for you.



### Stay Active

Regular physical activity helps control weight, improve heart health, and boost your mood. Even a daily walk or light stretching can help. Ask your doctor what type of exercise is safe and beneficial for your health.



### Get Enough Sleep

Good sleep supports your immune system and helps your body heal. Try to maintain a consistent sleep schedule and create a relaxing bedtime routine.



### Avoid Harmful Habits

If you smoke or drink excessively, consider seeking help to quit. These habits can worsen chronic conditions and reduce the effectiveness of your medication.



### Manage Stress

Stress can affect your physical health. Relaxation techniques like deep breathing, meditation, or talking to someone you trust may help you manage stress levels. GEMS also offers support through disease managers if you need help.







## What Screenings Are Available?

You can access a wide range of screening and preventative care services at GEMS Network Family Practitioners (FPs) or General Practitioners (GPs), Nursing Practitioners, and Network Pharmacies. These include:

- Blood pressure checks
- Cholesterol and glucose screening
- HIV tests (with pre- and post-test counselling)
- Urine analysis
- Pregnancy screening
- Peak-flow measurement (for asthma)
- Vaccinations (flu, HPV, pneumococcal and more)

It is important to note that these services have a criterion. For more information on your preventative and screening benefits, [click here](#).

## Benefits of Early Identification

As a GEMS member, one of the most powerful things you can do for your health is to catch chronic conditions early, before they become serious or life-threatening. That is where early identification plays a crucial role.

## How GEMS Helps You Identify Conditions Early

### GEMS supports early detection through:

- Hospital authorisation and claims monitoring: unusual patterns in your claims may trigger a review that helps identify a chronic condition.
- Wellness screenings and preventative care benefits: available at Network FPs/GPs, Nurse Practitioners, and Network Pharmacies to check for blood pressure, cholesterol, glucose levels, and more. Additionally, GEMS organises the workplace screening events, referred to as the health and wellness screening services (HWSS) in partnership with the public sector departments.
- Acute-to-chronic tracking: if you have been using acute medicine repeatedly for the same issue, GEMS may flag this and recommend chronic registration.

## Why Early Identification Is Important

- You will get access to the Chronic Medicine Management (CMM) and Disease Management Programme (DMP) sooner.
- You preserve your acute medicine benefits.
- You avoid unnecessary co-payments.
- You receive a care plan for certain conditions, which includes doctor visits, tests, and procedures.
- The DMP will provide support on how to manage your condition optimally for improved health outcomes and quality of life.



# 03

## Diagnosis and Documentation

### What Qualifies as a Chronic Condition

If you have been feeling unwell for a while or have been using the same medicine repeatedly, it might be time to check whether your condition qualifies as chronic. GEMS offers support through the Chronic Medicine Management (CMM) and Disease Management Programme (DMP), but first, your condition must meet certain criteria.

### What Is a Chronic Condition?

**A chronic condition is one that:**

- Requires ongoing treatment or medication.
- Persists for longer than three months.
- It can be life-threatening or disabling if not managed properly.





## Find your chronic condition

PMB Conditions					
Tanzanite One	Beryl	Ruby	Emerald	Emerald Value	Onyx
Addison's Disease Asthma Bipolar Mood Disorder Bronchiectasis Cardia Failure Cardiomyopathy Chronic Renal Disease Coronary Artery Disease COPD Crohn's Disease Diabetes Insipidus Diabetes Type 1 Diabetes Type 2 Dysrhythmias			Epilepsy Erythematosis Glaucoma Haemophilia HIV/AIDS Hyperlipidaemia Hypertension Hypothyroidism Multiple Sclerosis Parkinson's Disease Rheumatoid Arthritis Schizophrenia Systemic Lupus Ulcerative Colitis		

*\*Including (but not limited to), multi-infarct, sub-cortical vascular and alcohol.*  
*\*Chronic DTP PMB conditions are covered on all options in accordance with the Scheme formularies.*

PMB Conditions					
Tanzanite One	Beryl	Ruby	Emerald	Emerald Value	Onyx
Anxiety Attention Deficit and Hyperactivity Disorder Depression (pays above chronic medicine limits)					
Ruby	Emerald		Emerald Value	Onyx	
Benign Prostatic Hyperplasia (BPH) Meniere's Disease Osteoarthritis Psoriasis Thrombo-embolic Disease*					
Emerald		Emerald Value		Onyx	
Acne Allergic Rhinitis Alzheimer's Disease Ankylosing Spondylitis Anorexia Nervosa Barret's Oesophagus Bulimia Nervosa Delusional Disorder Dementias Dermatitis Eczema Gastro-Oesophageal Reflux Disease Generalised Anxiety Disorder Gout Huntington's Disease Hypoparathyroidism* Hvperthyroidism*			Interstitial Lung Disease Menopause* Myasthenia Gravis Narcolepsy Neuropathies Obsessive Compulsive Disorder Osteopenia Osteoporosis Paget's Disease Post-traumatic Stress Syndrome Stroke* Systemic Sclerosis Thrombocytopenic Purpura* Tourette's Syndrome Valvular Heart Disease Zollinger-Ellison Syndrome		

### GEMS covers two types of chronic conditions:



#### Prescribed Minimum Benefit (PMB) Conditions

These are mandatory conditions that all medical schemes must cover. If you register for a PMB condition, you will also receive a care plan that includes doctor visits, pathology tests, and procedures, etc.



#### Additional (Non-PMB) Conditions

These are covered depending on your benefit option. Examples include anxiety, eczema, gout, and allergic rhinitis. These conditions are funded from your chronic medicine benefit and may have co-payments.

## Prepare Your Documents

### You will need:



A valid prescription (with ICD-10 code, medicine details, doctor's info and signature)



Your GEMS membership number and dependant code



Your personal details (name, surname)



# 04

## Chronic Medicine Registration

### Why Register for Chronic Medicine Benefits?

Registering for chronic medicine benefits ensures that your chronic medication is funded from a separate benefit, protecting your day-to-day cover for short-term treatments. Without registration, chronic medicine claims will use your acute benefits, which can lead to early depletion and unnecessary co-payments.

### Step-by-Step Registration Process

**Diagnosis is required from the treating doctor or specialist.**

#### 1. Check Your Condition

- Ensure your chronic condition is covered by GEMS.
- Refer to the list of PMB and non-PMB conditions on the GEMS website.

#### 2. Submit Required Documentation

- A valid chronic prescription from your doctor with a valid ICD-10 code.
- Application form (only if additional clinical information is needed).

#### 3. Choose Your Registration Method

- Telephonic
  - Call the GEMS Toll-Free number on 0800 00 4367.
  - Press 4 (Pre-authorisations).
  - Select language.
  - Press 3 (Chronic Medicine).
  - For HIV related queries, press 5.
- Email
  - Send your prescription to [chronicdsp@gems.gov.za](mailto:chronicdsp@gems.gov.za)
- Paper-Based
  - Download the form from the GEMS website.
  - Submit it via email to [enquiries@gems.gov.za](mailto:enquiries@gems.gov.za) or fax it to (0861 004 367).

#### 4. Wait for Confirmation

- You will receive an SMS notification once processed.
- An outcome letter will be sent to you via email within 5 working days.
- GEMS will contact you if more information is needed.



## 5. Receive Your MAC and Welcome Call

- Your MAC shows which medicines are authorised and how they are paid.
- Look out for codes like:
  - PMB** – covered even after the chronic benefit limit is depleted
  - X DRP** – co-payment may apply if price exceeds DRP
  - +OF** – always incurs co-payment
  - N** – not covered once limits are exceeded

Here is an example of your Medicine Access Chart (MAC)

The payment rules are summarised below.

This indicates medicine for which a treatment basket is available – see page 18 for more information about treatment baskets.

Chronic Medicine Management Tel No: 0860 004 367

**MEDICINE ACCESS CHART**

Payment of the treatment below is subject to available benefits and will be rejected once limits have been exceeded (if applicable).

Presentation of this card does not guarantee that the bearer of this card is a valid Beneficiary of the medical scheme.

Scheme: GOVERNMENT EMPLOYEES MEDICAL SCHEME

Med Aid No: 001219024

Member: xxx

Beneficiary: xxx

Beneficiary Code: 01

Application Number: GMS0021000028

Payment rules summary:

- OF drug: co-payment will apply above limits
- OF drug: co-payment will always apply
- OF drug: payment will continue above limits
- OF drug: payment will NOT continue above limits
- OF drug: payment will continue above limits
- OF drug: payment will continue above limits
- OF drug: co-payment may apply
- OF drug: co-payment may apply

Approved Medicine or Condition	From	To	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
PMB - Glimepiride 2mg	Aug 2021	Ongoing	30	30	30	30	30	30	30	30	30	30	30	30
PMB - Metformin 2.5mg	Aug 2021	Ongoing	30	30	30	30	30	30	30	30	30	30	30	30
PMB - Glimepiride 2.5mg	Aug 2021	Ongoing	30	30	30	30	30	30	30	30	30	30	30	30
X N - Aescul 500 mg	Aug 2021	Ongoing	30	30	30	30	30	30	30	30	30	30	30	30
X N - Bupropion 15mg	Aug 2021	Ongoing	30	30	30	30	30	30	30	30	30	30	30	30
DDO - Humalog Pro Flex Syringe 0.25ml 4	Aug 2021	Jul 2022	2	2	2	2	2	2	2	2	2	2	2	2

This column shows the payment rule that will apply for each medicine or condition.

This column shows the name of the chronic condition treatment basket or authorised medicine for which you have been registered.

## 6. Nominate a Pharmacy

- Once registered, you must nominate a pharmacy (Designated Service Provider) and use your nominated pharmacy to obtain your chronic medicine for at least 6 months.
- Choose between:
  - GEMS Chronic Courier Pharmacy (Free delivery)
  - GEMS Retail Network Pharmacy (near your home/work)

## 7. Doctor Referral Process

### Your doctor can assist by:

- Calling the GEMS Chronic Medicine Call Centre
- Providing a valid prescription with:
  - Your full name and GEMS membership number and dependant code
  - Diagnosis and ICD-10 code
  - Medicine details (name, strength, dosage, instructions)
  - Doctor's practice number, signature and date

## 8. Application Forms and Prescriptions

- Prescription: Always required, together with the relevant supporting details.
- Application Form: Only needed if:
  - Additional clinical information is required
  - Doctor prefers paper-based submission

## 9. Submission Options:

- Email:** [chronicdsp@gems.gov.za](mailto:chronicdsp@gems.gov.za)
- Fax:** 0861 004 367
- Post:**  
GEMS Chronic Medicine  
Private Bag X782  
Cape Town, 8000



# 05

## Chronic Medicine Management

Managing a chronic condition can be costly, but GEMS helps you get the most out of your benefits while ensuring that you receive safe, effective treatment. This section explains how to stretch your benefits, avoid unnecessary co-payments, and manage your medicines responsibly.

### Drug Reference Pricing (DRP)

**The GEMS DRP includes two types of products:**

- **Generic medicines** (medicine with the same active ingredient, strength, and dosage form). Ask your pharmacist for a generic alternative that falls within the DRP.
- **Therapeutic equivalent medicine** (medicines that have different active ingredients, strength, and/or dosage form but have similar effects for the treatment of the same condition). Advantages of using therapeutic and generic equivalents:
  - They give you and your doctor more flexibility in treatment options.
  - They help you avoid co-payments by choosing cost-effective alternatives.
  - They allow access to higher-cost medicines at a capped amount

### How DRP Works

- GEMS groups medicines into therapeutic categories.

**Within each group, you can choose from:**

- Original or brand-name medicines
- Generic alternatives
- Other therapeutically equivalent options
- If the medicine is priced within the DRP, GEMS will cover it fully, subject to Scheme rules.
- If it is priced above the DRP, you will pay the difference as a co-payment.

### Where to Find the DRP List

Visit the GEMS website >> For Individuals >> Formulary Lists  
Or call 0800 00 4367 (toll-free) or email [chronicauths@gems.gov.za](mailto:chronicauths@gems.gov.za)







## Generic Substitution

Generic medicines are generally 20 – 40% cost-effective than original or brand-name drugs.

### Why Choose Generic Medicines?

Generic medicines are a safe, effective, and affordable alternative to brand-name medicines. GEMS encourages members to use generics to stretch their chronic medicine benefits and avoid unnecessary co-payments.

### Why Are Generic Medicines Cost-effective?

- Generic manufacturers do not incur the research and development costs related to innovative medicines.
- Generic manufacturers ensure that their medicine is “bioequivalent” and has the same effect on the body as the original brand-name medicine.

#### How to Access Generic Medicines

- Ask your pharmacist for a generic alternative.
- Check your Medicine Access Chart (MAC): generics are marked with an X.
- Give your pharmacist permission to substitute with a generic alternative (no new prescription needed).





## Ask for medicine that is on the GEMS Formulary

- The formulary is a list of approved medicines for PMB conditions that GEMS will pay for from your chronic medicine benefit.
- If your doctor prescribes from this list, you avoid out-of-formulary co-payments.
- You can check the formularies on the GEMS website → For individuals → Formulary Lists or ask your healthcare provider for more information on formularies.

### Where to find the GEMS formulary lists:

- On the GEMS website → For Individuals → Formulary Lists
- By calling 0800 00 4367 (toll-free)
- Or emailing [chronicauths@gems.gov.za](mailto:chronicauths@gems.gov.za)



## Why use medicines on the GEMS formulary

- It helps ensure you receive safe, effective, and cost-efficient treatment.
- It protects your benefits by covering medicines that meet clinical guidelines.
- It helps you avoid co-payments, especially for PMB conditions.

## How the GEMS formularies are created

- The formularies are compiled by medical experts using scientific evidence and treatment guidelines.
- Reviewed and updated regularly to include the most appropriate medicines.







# Nominated Provider Rules: What You Need to Know

To help you manage your chronic condition effectively and avoid unnecessary costs, GEMS requires members to nominate a Designated Service Provider (DSP), either a Retail Network Pharmacy or the Courier Pharmacy.

## Why Nominate a Pharmacy (DSP)?

- Ensures you receive medicine at negotiated rates
- Helps you avoid the 30% non-DSP co-payment
- Supports better care coordination and benefit management

## How to Nominate a Retail Network Pharmacy or Courier Pharmacy

- Call 0800 00 4367 (Option 4 → Language → Option 3 → Option 2)
- Email [chronicdsp@gems.gov.za](mailto:chronicdsp@gems.gov.za)

Members on the Tanzanite One, Beryl, and Emerald Value options must obtain prescriptions from a doctor on the GEMS Network.

### GEMS Chronic Courier Pharmacy



#### Benefits:

- Free delivery to your home, work, doctor's rooms or holiday address.
- Weekday delivery between 08:00 and 17:00.
- SMS tracking with a unique parcel number.
- Confidential packaging and secure handling, including cold-chain items like insulin.

### GEMS Retail Network Pharmacies



#### Benefits:

- Located near your home or work for convenience.
- Staff are monitored to meet GEMS standards.
- You avoid the 30% non-DSP co-payment by using your nominated pharmacy.
- You must collect your medicine every 28 days (not earlier).

### Important to Know:

- You will be allocated to the Courier Pharmacy or Retail Network Pharmacy for a minimum of 6 months.
- For courier pharmacy deliveries, an authorised adult must sign for receipt of the parcel.
- You can change your delivery address for courier pharmacy deliveries by calling 0800 00 4367 (toll-free) (Option 4 → Language → Option 3 → Option 3).



## Key Rules for Nominated Pharmacies, Designated Service Providers (DSP)

01

### Minimum Commitment Period

Once you nominate a pharmacy, you must use it for a minimum of 6 months, in line with your prescription cycle.

02

### Changing Your Nominated Provider

**You may only change your nominated pharmacy before 6 months if:**

- You change your residential or work address
- Your pharmacy leaves the GEMS network
- You receive poor service or are dissatisfied
- You change employers

**To change your provider:**

- Call 0800 00 4367 (toll-free) (Option 4 → Language → Option 3 → Option 2)
- Email [chronicdsp@gems.gov.za](mailto:chronicdsp@gems.gov.za)

03

### Using a Non-Nominated (Non-DSP) Pharmacy

- Your first claim from a non-nominated pharmacy will be paid in full.
- Subsequent claims will attract a 30% non-DSP co-payment.





# Managing Oversupplied Chronic Medicine

If you find yourself with more chronic medicine than you need at the end of the month, GEMS provides clear steps to help you manage it responsibly.

## STEP 1

### Check Your Usage

- Make sure you are taking your medicine exactly as prescribed, correct dose, quantity and timing.
- Set reminders to take your medicine consistently to assist with your adherence as adherence is important to ensuring your chronic condition is controlled.



## STEP 2

### If You Still Have Surplus Medicine

If you use the GEMS Courier Pharmacy:

- Notify GEMS at least 7 working days before your next scheduled delivery.
- Use the Chronic Medicine Delivery Amendment Form GEMS website → For individuals → Forms
- You can also call 0800 00 4367 (toll-free) to postpone or cancel the next delivery.



### If You Use a Retail Network Pharmacy:

#### Speak to your pharmacist for guidance on:

- How to use the surplus medicine safely
- How to dispose of it properly if it is no longer needed
- Advance supply for travel

#### Avoid Early Collection

- Chronic medicine can only be collected every 28 days.
- Collecting too early may result in your claim being rejected.







# When and Why Your Chronic Medicine Benefits May Run Out



Your chronic medicine benefit is a separate benefit from your day-to-day medical cover. It is designed to help you manage long-term conditions, for example diabetes, hypertension and asthma. However, it is important to understand how and when this benefit can be depleted.

## Why Chronic Benefits Run Out

Your chronic medicine benefit may run out due to:



### 1. Exceeding Your Annual Limit

- Each benefit option has a set limit for chronic medicine.
- Once this limit is reached, further claims may be rejected or require co-payments if the medicine is not authorised as PMB.



### 2. Using Non-Formulary or High-Cost Medicines

- Medicines not on the GEMS formulary or priced above the Drug Reference Price (DRP) may lead to faster depletion.
- You may also incur medicine related co-payments even before your benefit runs out.



### 3. Not Using a Designated Service Provider (DSP)

- If you get your medicine from a non-DSP pharmacy, you may be subjected to a 30% co-payment.
- This increases your out-of-pocket costs.



### 4. Repeated Acute Claims for Chronic Conditions

- If your condition is not registered as chronic, your medicine claims will be processed under your acute benefit.
- This can quickly deplete your day-to-day benefits and lead to co-payments.

## What Happens When Benefits Run Out?

- **For PMB Conditions:** You will still be covered under PMB legislation, according to Scheme Rules and managed care protocols.
- **For Non-PMB Conditions:** You will need to pay for further medicine out of pocket.



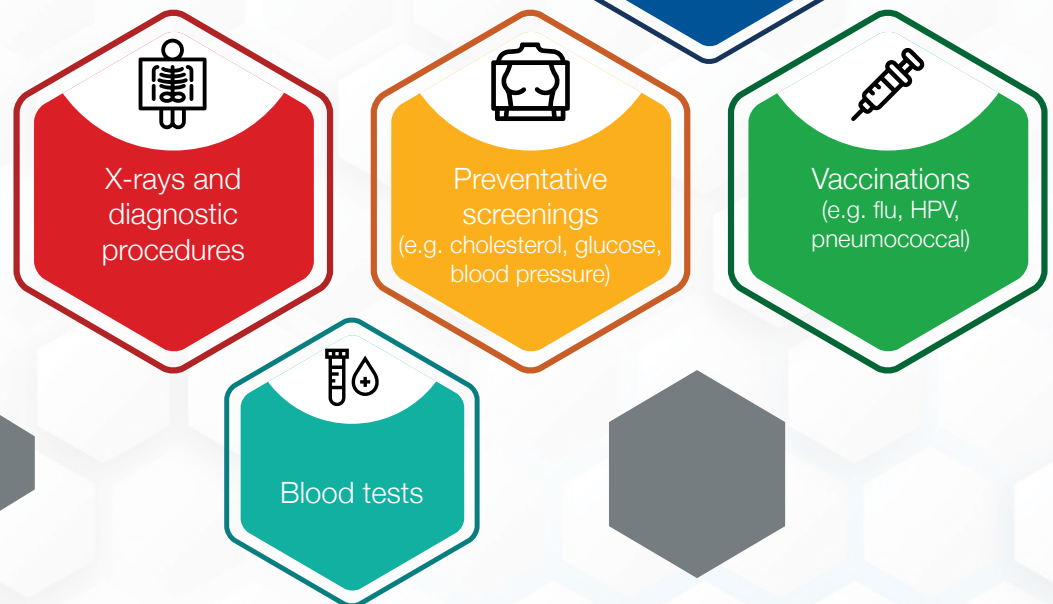
# 06

## Ambulatory PMB Programme

The Prescribed Minimum Benefits (PMBs) are a set of defined benefits that all medical schemes in South Africa must cover, ensuring that members receive essential healthcare services for certain chronic conditions regardless of their benefit option.

### What Is the Ambulatory PMB Benefit?

The Ambulatory PMB (aPMB) Benefit under GEMS covers out-of-hospital care for registered PMB conditions. These services help you manage your chronic condition on a day-to-day basis and form part of your care plan when you are registered on the Chronic Medicine Management (CMM) programme. This includes services that help you manage your chronic condition on a day-to-day basis, such as:



### Why Is It Important to Use These Benefits?

#### Using your ambulatory PMB benefits helps you:

- Manage your condition proactively: Regular check-ups and tests help detect complications early.
- Avoid unnecessary hospitalisation: Preventative care reduces the risk of emergencies.
- Save on healthcare costs: These services are covered by GEMS when you use network providers, helping you avoid co-payments.
- Improve your quality of life: Holistic care supports better long-term health outcomes.



## Accessing Additional Services

If you are registered for a PMB condition, you may qualify for more than just chronic medication. Here is how to access the full range of services:

### Steps to Follow

01

Register your condition with GEMS as a PMB.

02

Consult your doctor to understand which services are part of your care plan.

03

Use GEMS Network Providers to avoid co-payments.

## Understanding the Relationship: Chronic Medicine, aPMB, and DMP

The Disease Management Programme (DMP) is distinct from Chronic Medicine Management (CMM) and Ambulatory Prescribed Minimum Benefits (aPMB), but these areas are interdependent:

- Chronic Medicine Registration triggers the aPMB basket of care, which includes essential healthcare services for PMB conditions.

Once the aPMB basket is activated, the member is auto-enrolled into the DMP, ensuring comprehensive support.





# 07

## Disease Management Programme (DMP)

The DMP offers holistic disease management and ongoing support. It is designed to help members manage their chronic conditions effectively and improve health outcomes.

### Services and benefits include:

- Ongoing Clinical Monitoring and Support
- Regular health reviews and proactive interventions.
- Access to a Multidisciplinary Care Team
- Doctors, nurses, dietitians, and other specialists working together for coordinated care.
- Education and Lifestyle Guidance
- Practical advice on diet, exercise, and lifestyle changes.
- Coordination of Care Across Providers: Ensuring all healthcare providers are aligned with your treatment plan.

## Disease Management Programme (DMP) Enrolment Process

### The DMP offers two enrolment options:

#### Automated Enrolment



#### You may be registered automatically if:

- You are admitted to the hospital with a chronic condition
- You have acute medicine claims
- You have an aPMB registration

#### Manual Enrolment



#### To register manually:

- Call: 0860 10 9900
- Email: GEMSBHRM@medscheme.co.za

The Scheme may also contact you if you have been identified as someone who could benefit from enrolling in the Disease Management Programme (DMP). Additionally, your Family Practitioner (FP) or Specialist may refer you to the programme.



## Why Keeping Your Contact Details Updated Matters

To ensure you receive important updates, programme information and support, it is essential to maintain accurate and up-to-date contact details with the Scheme. This helps us reach you promptly for:

- Programme enrolment notifications
- Health management reminders
- Critical care coordination

Please review and update your contact details regularly through the Scheme's member portal or by contacting the call centre.

## How to Avoid Complications

Managing your chronic condition effectively is key to preventing serious health issues. Here is what you can do:

- Take your prescribed medication exactly as recommended by your doctor.
- Adopt healthy lifestyle changes such as eating a balanced diet, exercising regularly and avoiding harmful habits.
- Attending regular check-ups and complete monitoring of blood tests as advised.

Taking chronic medication is not only about relieving symptoms or feeling better, but also essential for keeping your condition under control and preventing complications. Many chronic conditions, such as high blood pressure and high cholesterol, often show no symptoms until significant damage occurs.

Skipping your medication can make your condition worse and may lead to unnecessary hospital visits. Take your medicine as prescribed to stay healthy and avoid complications.

### That is why it is important to:

- Understand why you need your medication.
- Know how and when to take it correctly.
- Speak to your doctor or pharmacist if you experience side effects or struggle with your treatment, they can help find safe and effective alternatives.





## Stay Connected for Support

Our case managers will contact you to support your health needs. To ensure we reach you:

- Keep your phone accessible
- Update your contact details if they change

### Contact GEMS:

- Toll free number: 0800 00 4367 (toll-free)
- [enquiries@gems.gov.za](mailto:enquiries@gems.gov.za)

## Before Opting Out

Consider the implications carefully. Opting out may result in losing care coordination and support, which could negatively impact your health outcomes.









# Medicine Management Form cont.

Please complete to receive your chronic medicine

## Section E: To be completed by the member (please print using block letters)

### Patient details

Surname

Full first name

Medical scheme

Membership no

### Delivery details

Delivery method (tick one)

- ☐ Courier Pharmacy
- ☐ Retail Network Pharmacy
- ☐ State Facility

If "Courier Pharmacy" is preferred

Delivery address

### Alternate person to sign

Full name and surname

Relationship

### An SMS advising of the

Cellphone no

### Medicine consignments

Drug Reference Pricing (DRP) is a system where the Government pays for generic medicines, but instead of the patient paying the full price, the patient pays the difference between the full price and the DRP reference price. You will then be able to afford the medicine up to the DRP. You will then be able to afford the medicine up to the DRP. You will then be able to afford the medicine up to the DRP.

### Drug Reference Pricing

- Generic medicines (e.g. paracetamol)
- Therapeutic equivalents of the same condition

Generic equivalent substitution

- ☐ Yes, I agree that all my medicines can be substituted
- ☐ No, I do not want to
- ☐ Yes and No, I want to

If generic equivalents are details pertaining to each

- ☐ Credit card transaction
- ☐ Debit order transaction
- ☐ Direct bank deposit

### Please remember to send

For any assistance

### Email enquiries

Thank you

Only complete this form for patients with Hyperlipidaemia

## Section D: To be completed by the attending doctor

(please print using block letters and complete all the fields especially ICD10, risk factors and special investigations to avoid any delay in processing your request for outstanding information)

### Motivation for a lipid modifying agent for the treatment of Hyperlipidaemia

In line with the requirements of the REF, the application can only be assessed on receipt of the completed form and copies of the relevant lipograms.

The reimbursement of lipid modifying therapy for primary prevention is reserved for patients with a greater than 20% risk of an acute clinical coronary event in the next 10 years. This funding decision is in accordance with local and international guidelines for the management of hyperlipidaemia.

Registered starting doses of lipid modifying drugs and incremental dosage increases will be considered. Higher dosages will be considered on motivation. Kindly consider a less costly generic substitution.

### History of fasting lipogram laboratory results (Please indicate if the following results are pre-treatment or on treatment)

	Diagnosing lipogram (attach copy)	Lipogram on treatment (attach copy)	Lipogram on treatment (attach copy)
Date			
Lipid modifying drug and dosage		mg/day	mg/day
Total cholesterol			
S-HDL			
S-LDL			
Total triglyceride			
TSH (where LDLC $\geq$ 4mmol/l)			

### Familial Hyperlipidaemia (FH)

Diagnosed by an endocrinologist ☐ Yes ☐ No

Doctor's name

Practice no

Signs of FH (e.g. tendon xantomata)

Family history of premature atherosclerotic event in 1st degree relative ☐ Yes ☐ No

Relative (e.g. father/sister)  Description (e.g. MI/stroke)

Age at time of event/death

Doctor's signature  Date



## Section E: Full Treatment Plan

**Details to be completed by the treating healthcare provider.**

\*Procedure or Consultation: nappi code for acute medicine: etc.

ICD-10	PMB Condition	*Code	Description	No. per year	Motivation
eq: I10	Hypertension	0190	Consultation	3	BP 160



# GEMS PMB Request Form

### Out of Hospital

Important to note: This form is not for oncology treatment, appliance requests or chronic medication requests. Please allow up to 10 business days for review.

**Purpose of this form:** This form is for the prospective applications for out-of-hospital services to be reviewed for funding as Prescribed Minimum Benefit (PMB).

**Chronic medicine:** to be authorised through the Chronic Medicine process: Tel: 0800 004 367 (member and provider)  
Fax: 0861 004 367.

**Oncology management:** register the member by submitting the proposed treatment plan by fax 0861 004 367 or email [enquiries@gems.gov.za](mailto:enquiries@gems.gov.za).

**Attach all relevant** special investigations and lab results to this form when submitting.

**Submit form** via fax 0861 004 367, or email at [enquiries@gems.gov.za](mailto:enquiries@gems.gov.za)

Indicate purpose of form:

Please tick the appropriate box and fill in the relevant sections

☐ **New Treatment Plan (A, B, D, E)**☐ Motivation for extra treatment (A, B, D, E)☐ Motivation for waive rules on non-DSP usage (A-D)

### Section A: Membership Details

## Patient Details

Surname: \_\_\_\_\_ First Name: \_\_\_\_\_

Member Number:

Dependant Code:

Option/Plan:

Member Number: [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]  
Dependant Code: [ ] [ ] Option/Hair: \_\_\_\_\_  
Date of Birth: [P] [M] [M] [Y] [Y] [Y] [Y] ID Number: [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

[illegible]

## Section B: Treatment Healthcare Provider Details

### Details of the doctor who will be providing the ongoing care

Surname: \_\_\_\_\_ Initials: \_\_\_\_\_

Surname: \_\_\_\_\_ Initials: \_\_\_\_\_

Practice Number: [ ][ ][ ][ ][ ][ ][ ][ ][ ] Speciality: \_\_\_\_\_

Practice Number. 

--	--	--	--	--	--	--	--	--	--

 Specialty. \_\_\_\_\_

Ex. \_\_\_\_\_ Fee. \_\_\_\_\_

Tel: \_\_\_\_\_ Fax: \_\_\_\_\_

Cell: \_\_\_\_\_ Email: \_\_\_\_\_

## Section C: Motivation to Waive Rules on Non-DSP

A DSP is a healthcare provider or group of providers who have been selected by the Scheme to provide diagnosis, treatment, and care for its members with respect to PMB conditions. If you choose to use a healthcare provider other than the DSP for the treatment of a PMB condition, the Scheme may impose a co-payment or limit the rate at which claims are reimbursed. The application to waive the non-DSP override will not be considered unless sufficient proof is provided that treatment at the DSP could not be reasonably accessed.

Please select one of the reasons for the waiver request below.

- ☐ Service not available from DSP/could not be provided without unreasonable delay.
- ☐ Immediate (emergency) treatment required under circumstances where DSP could not be readily accessed.
- ☐ DSP not within reasonable proximity.

## Section D: Patient Consent

• I understand that all personal clinical information supplied to the GEMS PMB Programme will be used to determine access to specific benefits for PMB conditions. The programme's medical staff will review this information in order to make recommendations regarding the provision of these benefits. My/my dependant/s healthcare provider, however, retains responsibility for my/my dependant/s care, irrespective of the benefits so authorised.

I/we therefore, authorise any healthcare provider, hospital, clinic, laboratory and/or medical facility in possession of any medical information regarding myself (the applicant) or any dependant (including newborn baby), to provide the GEMS PMB Programme with information that it may require. I warrant that the information in this application form is correct. I acknowledge that I will be responsible for any co-payments as per Scheme rules or payment for any medication and/or investigations not authorised by the GEMS PMB team.

• I understand and agree that medical information relevant to my current state of health can be used for the purpose of scientific, epidemiological and/or financial analysis without disclosure of my identity. I acknowledge that benefits authorised by the GEMS PMB Programme are subject to managed care guidelines. I am aware that more information on the PMBs can be obtained from the Scheme and the Council for Medical Schemes (CMS).

Patient's Signature \_\_\_\_\_ Date: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Name and Surname: \_\_\_\_\_

Private bag X782 Cape Town • **Service Provider Call Centre:** 0860 436 777 • **Fax:** 0861 00 GEMS (4367)  
**Email** [enquiries@gems.gov.za](mailto:enquiries@gems.gov.za) • **Fraud Line** 0800 21 2202 • **HIV Aids Helpline** 0860 436 736 • [www.gems.gov.za](http://www.gems.gov.za)

The Government Employees Medical Scheme (GEMS) is an authorised Financial Services Provider (FSP No 52861)



# Chronic Courier Pharmacy Form

## Chronic Courier Pharmacy

### Delivery amendment form



Kindly indicate your amended requirements and fax or email your completed form to **0861 00 4367** or **chronicDSP@gems.gov.za** respectively. Please note that the completion of Section A is compulsory.

#### Section A: Membership details (Main member)

Surname  First full name   
Date of birth or ID no  Membership no

#### Section B: Delivery details

Please tick the appropriate block and provide details of amendments in the space provided.

☐ **New delivery address for your medicine**

☐ **Temporary delivery address for your medicine**

Period of stay at temporary delivery address

☐ **Person to receive or collect medicine**

☐ **Contact details**

Physical address  Code   
Postal address   
Tel no (H) (  )  Tel no (W) (  )   
Cell phone no  Fax no (  )   
Email

☐ **Delivery schedule**

Re-schedule next delivery date to

☐ **Medicine delivery**

Exclude the following medicine in the next scheduled delivery date and resume sending thereafter:

Exclude the following medicine in the next scheduled delivery date and only resume sending upon request:

Resume sending the following medicine:

Permanently stop the delivery of the following medicine:

Another request not mentioned above:

Signature of main member

Date

Private bag X782 Cape Town • **Call Centre:** 0800 00 GEMS (4367) • **Fax:** 0861 00 GEMS (4367)  
**Email** enquiries@gems.gov.za • **Fraud Line** 0800 21 2202 • **HIV Aids Helpline** 0860 436 736 • **www.gems.gov.za**

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The Government Employees Medical Scheme (GEMS) is an authorised Financial Services Provider (FSP No 52861)



**Ambulatory Prescribed Minimum Benefits (aPMB)**

Out-of-hospital (OOH) healthcare services for registered PMB conditions, such as doctor visits, blood tests, and preventative screenings.

**Care Plan**

A structured plan is provided for certain chronic conditions, detailing doctor visits, tests, and procedures to manage your health effectively.

**Chronic Condition**

A long-term health condition that requires ongoing treatment or medication, typically lasting longer than three months.

**Chronic Medicine Management (CMM)**

A GEMS process of managing the chronic medicine registration, authorisation, and supply of chronic medication for members.

**Designated Service Provider (DSP)**

A pharmacy or healthcare provider contracted by GEMS to supply chronic medicines at negotiated rates, helping members avoid co-payments.

**Disease Management Programme (DMP)**

A GEMS programme offering coordinated care and support for members diagnosed with chronic conditions, including monitoring and lifestyle guidance.

**Drug Reference Price (DRP)**

The maximum amount GEMS will pay for a medicine. Members pay the difference if the medicine costs more than the DRP.

**Formulary**

A list of approved medicines covered by GEMS for chronic conditions, designed to ensure safe, effective, and cost-efficient treatment.

**ICD-10 Code**

An international coding system used by healthcare providers to classify diagnoses and conditions.



## **Medicine Access Chart (MAC)**

A document provided to members listing authorised chronic medicines and payment rules.

## **Nominated Provider**

A DSP pharmacy chosen by the member to dispense chronic medication for at least six months.

## **Prescribed Minimum Benefits (PMB)**

A set of essential healthcare benefits that all Medical Schemes in South Africa must cover for specific chronic conditions.

## **Therapeutic Equivalent**

A medicine that treats the same condition as another medicine but may differ in active ingredients, strength or dosage.





# 10

## Useful Resources

SERVICE	PURPOSE	TELEPHONE	EMAIL ADDRESS/LINKS FOR QUERIES
GEMS contact centre	General queries related to GEMS	0800 00 4367	enquiries@gems.gov.za
Ambulatory PMB	Out-of-hospital PMB queries		
Submission of claims	Submissions of claims for GEMS beneficiaries		
Queries of claims	Queries relating to a claim for a GEMS beneficiary		
GEMS website	View GEMS products and services	-	www.gems.gov.za
Chronic medicine management – new registrations and updates	Chronic registrations	0800 00 4367	chronicdsp@gems.gov.za
Disease Management Programme (DMP)	Registration for the Disease Management Programme (DMP)	0860 10 9900	GEMSBHRM@medscheme.co.za
Chronic medicine authorisation queries	Queries related to the authorisation of chronic medicines	0800 00 4367	chronicauths@gems.gov.za
Hospital pre-authorisation	All hospital pre-authorisations for non-emergency events	0800 00 4367	hospitalauths@gems.gov.za
Fraud Hotline	Fraud-related matters	0800 212 202	gems@thehotline.co.za office@thehotline.co.za
HIV/Aids management	HIV/AIDS related queries	0860 436 736	hiv@gems.gov.za
Alignd Serious Illness Benefit	Assistance with managing a serious illness.	0800 00 4367	referrals@alignd.co.za info@alignd.co.za
GEMS Palliative Care Programme	Assistance with managing a serious illness.		
GEMS Alternatives to Hospitalisation	For medical care at home.	0800 00 4367	gemsalternativecare@medscheme.co.za
Renal services	Renal and transplants	0800 00 4367	renalauths@gems.gov.za



# 11

## Walk-in Centres

GEMS Walk-in Centres offer face-to-face assistance for members who prefer personal interaction or need help with complex queries. These centres are designed to make managing your benefits easier and more convenient.

### Services Offered

#### At any GEMS Walk-in Centre, you can:

- Register for chronic medicine benefits.
- Submit application forms and prescriptions.
- Nominate or change your Designated Service Provider (DSP).
- Get help with your Medicine Access Chart (MAC).
- Resolve queries related to claims, benefits, and authorisations.
- Receive guidance on the Disease Management Programme (DMP) and Chronic Medicine Management (CMM).

PROVINCE		STREET ADDRESS
<b>Eastern Cape</b>	East London	Gillwell Shopping Centre, Shop LG36, Cnr Gillwell Road and Fleet Street
	Mthatha	Savoy Complex, Units 11 and 12A, Nelson Mandela Drive
<b>Free State</b>	Bloemfontein	Bloem Plaza, Shop 124, Charlotte Maxeke Street
	Welkom	Gold Fields Mall, Shop 51A, Cnr Strateway and Buiten Street
<b>Gauteng</b>	Braamfontein	Traduna House, 118 Jorissen Street, Ground Floor, Cnr Jorissen and Civic Boulevard (opposite Civic Centre)
	Pretoria - Arcadia	Sancardia Building, Shop 51, Cnr Stanza Bopape and Steve Biko Streets, Arcadia
<b>Limpopo</b>	Polokwane	Shop 1, 52 Market Street
	Thohoyandou	Unit G3, Metropolitan Centre
<b>Mpumalanga</b>	Mbombela (Nelspruit)	Shop No 18, Nedbank Centre, 30 Brown Street, Nelspruit CBD
	eMalahleni (Witbank)	Safeways Crescent Centre, Shop S67, Cnr President and Swartbos streets, Die Heuwel
<b>North West</b>	Klerksdorp	City Mall, Shop 101, Cnr OR Tambo and President Street, Klerksdorp CBD
	Mafikeng	Mmabatho Megacity, Shopping Centre, Shop 39, Cnr Sekame and James Moraka streets, Mmabatho
<b>Northern Cape</b>	Kimberley	New Park Centre, Shop 14, Bultfontein Way and Lawson Street
	Upington	61A Market Street
<b>Kwazulu-Natal</b>	Durban	The Berea Centre, Shop G18, Entrance 1, 249 Berea Road, Berea
	Pietermaritzburg	Maritzburg Arch, 39/45 Chief Albert Luthuli Street, Pietermaritzburg
<b>Western Cape</b>	Worcester	Q Square Shopping Centre, Office 5, 72 High Street, Worcester Central
	Cape Town	Constitution House, 124 Adderley Street



## Contact Details:



**GEMS CONTACT CENTRE** - 0800 00 4367 (toll-free)



**WEB** - [www.gems.gov.za](http://www.gems.gov.za)



**FAX** - 0861 00 4367



**EMAIL** - [enquiries@gems.gov.za](mailto:enquiries@gems.gov.za)



**POSTAL ADDRESS** - GEMS, Private Bag X782  
Cape Town, 8000



**GEMS FRAUD HOTLINE** - 0800 212 202 (toll-free)  
[gems@thehotline.co.za](mailto:gems@thehotline.co.za)



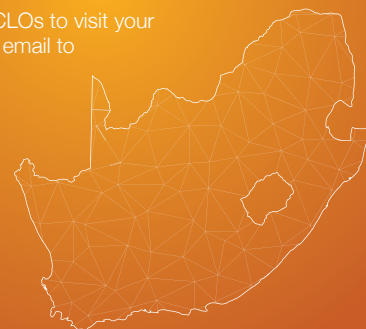
**GEMS EMERGENCY SERVICES** - 0800 44 4367 (toll-free)  
**ICT Service desk** - (012) 366 4618

## Client Liaison Office (CLO)

Driving empowerment through education.

The CLO unit drives member education sessions and workshops to empower members and improve understanding of benefits, Scheme rules and processes.

If you would like one of our CLOs to visit your department, please send an email to [clo@gems.gov.za](mailto:clo@gems.gov.za)



FACEBOOK  
[@GEMSMEDICALAID](https://www.facebook.com/GEMSMEDICALAID)



X  
[@GEMSMEDICALAID](https://twitter.com/GEMSMEDICALAID)



INSTAGRAM  
[@GEMSMEDICALAID](https://www.instagram.com/GEMSMEDICALAID)



TIKTOK  
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YOUTUBE  
[@GEMSMEDICALAID1](https://www.youtube.com/@GEMSMEDICALAID1)



LINKEDIN  
Government Employees  
Medical Scheme



Use the QR Code to download the GEMS Member App



## Disclaimer

Every effort has been made to ensure that all information provided to you is factual and accurate. However, in the event of a dispute, the Scheme Rules shall apply. You can view the Scheme Rules on our website at [www.gems.gov.za](http://www.gems.gov.za). The information provided on this correspondence is for information purposes only and cannot replace medical advice from your professional healthcare provider. We are committed to protecting your personal data. Your right to privacy and security is very important to us. The Government Employees Medical Scheme (GEMS) and its contracted Service Provider Network (SPN) treat personal information as private and confidential. We collect personal information for the purposes set out in the Scheme's Registered Rules or otherwise communicated to you and we use your information for a number of different purposes, for example to provide our services to members and others and to meet our legal and regulatory obligations. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please view the GEMS Protection of Personal Information Policy and Promotion of Access to Information Manual on our website.