



FOR PROFESSIONALS
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PREPARING FOR CHRONIC DISEASE – WHAT YOU SHOULD KNOW

The Chronic Disease Initiative for Africa (CDIA) recently reported on the poor management of chronic and lifestyle diseases in South Africa at large, explaining that many are failing to receive proper treatment.

This is often due to lower income groups having minimal access to state-funded medical care and facilities. However, many individuals who are currently paying monthly for medical aid or hospital plans are also finding themselves unable to keep up with the medical costs, realising too late that they are not completely covered for certain conditions.

Graham Anderson, Principal Officer of Profmed, explains that chronic disease is defined as long-lasting, non-communicable condition that cannot be cured, but can be controlled through treatment. “Despite the treatment possibilities and the fact that chronic health issues are among the most preventable, the World Health Organisation (WHO) has listed Chronic Disease as a global leader in premature deaths,” says Anderson. “This applies even in areas where infectious disease is common. The four main categories of chronic diseases are chronic respiratory disease, cardiovascular disease, diabetes and mental disorders.”

Anderson says it’s up to individuals to make sure they understand the provisions their medical aid makes available for chronic diseases, and ensure they are given the appropriate cover should the unfortunate situation of chronic illness arise. “Chronic disease can not only severely impact quality of life, but it can also present an enormous financial burden to many people,” he says. “One of the most important defences against chronic illness is comprehensive medical aid cover.”

Anderson goes on to explain that the Council for Medical Schemes of South Africa (CMS) have compiled a list of 26 chronic conditions that should be covered by medical aids under Prescribed Minimum Benefits (PMB’s). The Chronic Disease List (CDL) outlines the types of illnesses that must be covered, along with any doctor’s visits, treatments, medications and tests associated with them.

“Poor eating habits, tobacco use and lack of exercise can influence a person’s susceptibility to developing chronic disease,” says Anderson. “Leading a healthy and balanced lifestyle can go a long way in protecting your body and preventing unnecessary chronic illness. Small lifestyle adjustments can also be beneficial to those already suffering from chronic illness, and simply eating better and staying active can help to manage the illness more effectively, and even prolong life.” Anderson goes on to explain that chronic disease can become more prevalent with age, so it’s particularly important for older individuals to take care of their health.

“Chronic conditions such as diabetes, obesity, high blood pressure and hypertension are common in South Africa and their occurrence is rising at a rapid pace, so they should not be taken lightly,” says Anderson. “As such, it’s important to ensure you are properly protected when choosing a medical scheme, as well as take the necessary precautions to assist in preventing the development of these types of illnesses.”