



## Oncology Risk Management Programme

Finding out that you have cancer may leave you feeling anxious, concerned, overwhelmed and unsure of what happens next. According to the Cancer Association of South Africa (CANSA), one out of four people will be affected by cancer, either directly or indirectly through the diagnosis of a loved one. Fortunately there are powerful weapons at our disposal in the battle against cancer, like registering on the Oncology Risk Management Programme.

The Fund cares about your health and wellbeing. That is why they offer all members diagnosed with cancer FREE access to the programme.

The programme is managed by dedicated oncology care coaches and a medical advisor and is continuously reviewed and improved by independent oncology specialists. We will help you to deal with your condition in a positive way and ensure that you receive the quality care you need.

### Programme benefits

The programme offers you direct access to a **specialised oncology care coach**. Your care coach will work closely with you, your doctor and oncologist to ensure your care is co-ordinated and you receive maximum value from your Fund benefits. Your care coach will also:

- pre-authorise your oncology treatment and, where appropriate, consult an oncology medical advisor for evaluation
- draw on the support of a specialised clinical team, where necessary, which includes independent advisors and experts from the South African Oncology Consortium (SAOC) and ISIMO Health
- work with all healthcare providers involved in your treatment, ensuring your care is co-ordinated, hassle-free and your health outcomes are as positive as possible
- provide counselling and refer you and your loved ones to support groups
- encourage you to follow a healthy lifestyle, which will not only help you cope better but also raise your energy levels
- assess your medication against regularly updated treatment guidelines and protocols to ensure you have affordable access to the most appropriate medication.

If you think you are at risk of being HIV positive, or have been diagnosed as a person living with HIV/AIDS, please register on the HIV **YourLife** Programme on 0860 109 793 (all calls are confidential).



## Your Fund benefits

You shouldn't have to worry about medical bills and the cost of treatment during this difficult time. By being registered on this programme, you will gain a better understanding of the benefits available to you to treat your condition.

Subject to benefit limits, you will have access to an oncology benefit, which is paid from insured benefits. Not all types of cancer meet the requirements of being a prescribed minimum benefit (PMB). If the type of cancer you have is a PMB, the Fund will cover the costs of your diagnosis, treatment and care, even after the oncology benefit has been exhausted, as long as the treatment complies with PMB legislation. It is important, however, to check with your care coach whether the Fund requires you to use particular service providers.



## Easy-to-follow process

Please check whether the Fund will cover the cost of any planned cancer treatment. This means your doctor and oncologist needs to send us a proposed treatment plan for approval before starting your treatment.

- Once you have been diagnosed with cancer, your doctor needs to submit a report confirming the diagnosis (either histology or radiology report).
- If your oncologist prescribes treatment, a treatment plan must be submitted.
- Your oncology care coach will assess the treatment plan according to clinical guidelines. The treatment plan will then be:
  - approved;
  - referred to the oncology medical advisor for further assessment; or
  - declined.
- Where the treatment plan is referred to the medical advisor, in some instances it may be necessary to refer the treatment plan to an external oncology expert panel for an opinion.
- Where a treatment plan is declined, it's usually because the standard treatment protocol has not been met. Your doctor can then submit a revised treatment plan for approval.
- Once the treatment plan is approved, the specialised care coach will inform your doctor.
- Once approved, all oncology-related consultations, treatment, chemotherapy and medication will be paid from the Fund's oncology benefit, according to Fund rules.



## Putting the power in your hands

It's completely normal for you to feel anxious, depressed and overwhelmed when diagnosed with cancer. However, in order to cope with everyday living, it's important to learn as much as possible about your type of cancer and its treatment. This will give you the emotional energy, confidence and a positive attitude for managing the condition and improving your health.

This is why our programme is specifically designed to **actively empower patients**. Participants on this programme generally have a **more positive attitude and approach** to treating their condition and improving general wellness. This positive attitude often translates into improved treatment compliance and a healthier lifestyle, which can make a real difference in the way you respond to treatment and your general quality of life.

### Protection of Personal Information

Wooltru Healthcare Fund and Momentum Health Solutions, the Administrator, will maintain the confidentiality of your personal information and comply with the Protection of Personal Information Act 4 of 2013 (POPIA) and all existing data protection legislation, when collecting, processing and storing your personal information for the purposes of registration on the Oncology Risk Management Programme.

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