

World Diabetes Day: Take a minute to check your medical aid

If current world wide trends continue, it is estimated that there will be 380 million people affected by diabetes by the year 2025. Currently, even though as many as 4% of the world is affected by this disease, many people know very little about it.



To date, type 1 diabetes cannot be prevented. The exact cause and why the body's insulin-producing cells are destroyed, is still under investigation. Type 2 diabetes, however, can often be prevented by helping and encouraging those at risk to maintain a healthy weight and enjoy regular exercise.

Diabetes imposes life-long demands on people living with the disease, as well as greatly impacting their families and caregivers. Because people with diabetes must deliver 95% of their own care, it is vital that they receive ongoing, high-quality diabetes education and support that is tailored to their needs and delivered by skilled healthcare professionals.

Know the risks, know the symptoms, know the dangers

For those with private medical aid, knowing whether you have adequate medical cover in the event of developing diabetes, or another potentially life threatening disease, is of paramount importance. This World Diabetes Day, a day which aims to raise awareness and disseminate prevention advice amongst the general public and people at high risk of diabetes, make sure that you not only know the risks and symptoms of diabetes, but also that your monthly medical aid premiums cover you or your family in the event of developing the disease.

Those who are at increased risk of developing diabetes include people over the age of 35, being overweight (especially if you carry most of your weight around your middle), being a member of a high-risk group (in South Africa, if you are of Indian decent you are at a particular risk), having a family history of diabetes, having high cholesterol or high blood pressure or heart disease.

The symptoms

The symptoms of diabetes include unusual thirst, frequent urination, unusual weight loss, extreme fatigue or lack of energy, blurred vision, frequent or recurring infections, cuts and bruises that are slow to heal and tingling or numbness in hands or feet.

The aim of any diabetic is to bring their blood sugar levels into the normal range. People with diabetes who keep their blood sugar levels as close to normal as possible, can live a normal life with few or no complications at all. Unmanaged diabetes can lead to serious complications such as cardiovascular disease, blindness, kidney disease, nerve damage and other secondary infections.

For diabetic patients who belong to private medical schemes, diabetes is categorised as a prescribed minimum benefit (PMB). This means that by law, schemes need to make provision for the diagnosis, treatment and care costs for patients with diabetes, with no risk of benefits running out where treatment of this condition is concerned.

Your rights

Besides the fact that many people are not aware about the risks and symptoms of diabetes, many are also not aware about their rights when it comes to medical cover. Whether you are at risk of diabetes or not, or even if you have already been diagnosed with the disease, you need to understand the conditions and limits which may pertain to your particular scheme choice.

Furthermore, certain Medical Schemes have partnerships with organisations such as the Centre for Diabetes and Endocrinology (CDE), at no extra charge over and above their monthly medical aid contribution.

The Medical Scheme Information Tool (MSIT) - an information resource which enables consumers to compare and learn more about various medical schemes, is a valuable way to make sure that your particular medical scheme and particular plan is best for you and your dependents.

A website to help you

Made available by the Patient Health Alliance of Non-Governmental Organisations (PHANGO), this website, which can be found at www.phango.org.za, was developed to help consumers make informed decisions about best providing for their healthcare needs. This website will also be able to assist in finding out whether there will be any penalties imposed, should a member decide to change medical schemes - A three month waiting period may be instituted by the new medical aid and pre-existing conditions may be liable for up to a one year hold. Many considerations need to be made before making a decision which could impact on your healthcare both in the short and long term.

Once diagnosed, those with diabetes will have this condition for life, but quality of life can be maintained through good management of the condition. A finger prick at your local pharmacy or clinic can diagnose a strong likelihood that you may have diabetes within a minute. Those at an increased risk should be tested once a year³.

Go to www.phango.org.za to learn more about your medical scheme, and other medical aid schemes available in South Africa. Consumers with limited internet access can call 011 463 8689 for assistance.