

# Chronic Illness Benefit application form 2025

This application form is to apply for the Chronic Illness Benefit and is only valid for 2025



## Contact details

Tel: 0860 100 698 • PO Box 8012, Greenstone 1616 • [www.malcormedicalaid.co.za](http://www.malcormedicalaid.co.za)

The latest version of the application form is available on [www.malcormedicalaid.co.za](http://www.malcormedicalaid.co.za). Alternatively members can phone 0860 100 698 and health professionals can phone 0860 44 55 66.

## Who we are

The Malcor Medical Aid Scheme (referred to as 'the Scheme'), registration number 1547. This is a non-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to as 'the Administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Scheme.

## How to complete this form

1. Please use one letter per block, complete in black ink and print clearly.
2. You (the member) must complete and sign Section 1 of this form.
3. Your doctor must complete Section 2, other relevant sections, sign section 8 and attach any test results, clinical reports or other information that we need to review the request. These requirements are shown in Sections 3 and 4.
4. Please email this completed application form and all supporting documents to [CIB\\_APP\\_FORMS@malcormedicalaid.co.za](mailto:CIB_APP_FORMS@malcormedicalaid.co.za) or post it to **Malcor, CIB Department, PO Box 8012, Greenstone, 1616.**

### 1. Patient's details

Name and surname	<input type="text"/>											
ID or Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Membership number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cellphone	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>											

The outcome of this application will be communicated to you by email.

I give consent to Discovery Health (Pty) Ltd and Malcor Medical Aid Scheme to use the above communication channel for all future communication.

I acknowledge that I have read and understood the conditions under "Member's acceptance and permission" on page 2.

Patient's signature	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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(if patient is a minor, main member to sign)

## Member's acceptance and permission

I give permission for my healthcare provider to provide Malcor Medical Aid Scheme and Discovery Health (Pty) Ltd with my diagnosis and other relevant clinical information required to review my application. I agree to give permission for you to collect and record information about my condition and treatment, this will also be used to develop registries. This data will be analysed, evaluated and used to measure clinical outcomes and make informed funding decisions.

I understand that:

- 1.1. Funding from the Chronic Illness Benefit is subject to meeting benefit entry criteria requirements as determined by Malcor Medical Aid Scheme.
- 1.2. The Chronic Illness Benefit provides cover for disease-modifying therapy only, which means that not all medicines for a listed condition are automatically covered by the Chronic Illness Benefit.
- 1.3. By registering for the Chronic Illness Benefit, I agree that my condition may be subject to disease management interventions and periodic review and that this may include access to my medical records.
- 1.4. Funding for medicine from the Chronic Illness Benefit (CIB) will only be effective from when Malcor Medical Aid Scheme receives an application form that is completed in full. I can refer to the table in Sections 3 and 4 to see what additional information is required to be submitted for the condition for which I am applying.
- 1.5. A new Chronic Illness Benefit application form needs to be completed when applying for a new chronic condition.
- 1.6. If I am approved on the benefit, I need to let Malcor Medical Aid Scheme know when my treating doctor changes my treatment plan so my chronic authorisation/s can be updated. I can do this by emailing the new prescription to the email provided or asking my doctor or pharmacist to do this for me. Alternatively, my doctor can log onto HealthID to make the changes, provided that I have given consent. If I do not let Malcor Medical Aid Scheme know about changes to my treatment plan, my claims may not be paid from the correct benefit.
- 1.7. To make sure that my claims are paid from the correct benefit, the claims from my doctors must be submitted with the relevant ICD-10 diagnosis code(s). I must ask my doctor to include my ICD-10 diagnosis code(s) on the claims they submit and on the form that they complete when they refer me to pathologists and radiologists for tests. This will enable pathologists and radiologists to include the relevant ICD-10 diagnosis code(s) on the claims they submit, ensuring that my claims are paid from the correct benefit.

### Consent for processing my personal information

I give the Scheme and the Administrator consent to have access to and process all information (including general, personal, medical or clinical information) that is relevant to this application. I understand that this information will be used for the purposes of applying for and assessing my funding request for Chronic Illness Benefits. I consent to the Scheme and the Administrator disclosing, from time to time, information supplied to them (including general, personal, medical or clinical information) to my healthcare provider and to relevant third parties, to administer the Chronic Illness Benefits as well as undertake managed care interventions related to the chronic condition.

### Consent withdrawal for your Chronic Illness Benefit (CIB)

Withdrawing consent for your general, personal, medical or clinical information to be accessed or shared with relevant third parties, means that you will no longer have access to funding from the applicable chronic illness benefits. Claims which would usually be funded from the chronic illness benefits will, once consent is withdrawn, be funded from other available benefits according to the rules of your plan.

Should you wish to continue with the consent withdrawal process, then please email [CIB\\_APP\\_FORMS@malcormedicalaid.co.za](mailto:CIB_APP_FORMS@malcormedicalaid.co.za).

## 2. Doctor's details

Name and surname	<input type="text"/>
Practice Number	<input type="text"/>
Speciality	<input type="text"/>
Telephone	<input type="text"/>
Email	<input type="text"/>

The outcome of this application will be communicated to you by email.

### 3. The Chronic Disease List (CDL) conditions covered on Malcor Plan A, Malcor Plan B and Malcor Plan C.

Malcor Medical Aid Scheme covers the following Chronic Disease List (CDL) conditions, in line with legislation. Your cover is subject to benefit entry criteria. Approval on the Chronic Illness Benefit for your CDL condition(s) offers cover for medicine and treatment baskets for the management of your condition(s). Please refer to the website for more information on what is covered on the benefit and how it is covered.

Chronic disease list condition	Benefit entry criteria requirements
Addison's disease	Application form must be completed by a paediatrician (in the case of a child), endocrinologist or specialist physician
Asthma	None
Bipolar mood disorder	Application form must be completed by a psychiatrist
Bronchiectasis	Application form must be completed by a paediatrician (in the case of a child), pulmonologist or specialist physician
Cardiac failure	None
Cardiomyopathy	None
Chronic obstructive pulmonary disease (COPD)	<ol style="list-style-type: none"> <li>1. Please attach a lung function test (LFT) report that includes the FEV1/FVC post bronchodilator use</li> <li>2. Please provide additional information when applying for oxygen including: <ol style="list-style-type: none"> <li>2.1. arterial blood gas report off oxygen therapy</li> <li>2.2. number of hours of oxygen use per day</li> </ol> </li> </ol>
Chronic renal disease	<ol style="list-style-type: none"> <li>1. Application form must be completed by a nephrologist or specialist physician</li> <li>2. Please attach a diagnosing laboratory report reflecting creatinine clearance</li> </ol>
Coronary artery disease	None
Crohn's disease	Application form must be completed by a paediatrician (in the case of a child), gastroenterologist, specialist physician or surgeon
Diabetes insipidus	Application form must be completed by an endocrinologist or specialist physician
Diabetes type 1	None
Diabetes type 2	Section 7 of this application form must be completed by the doctor. Please attach the diagnosing laboratory report
Dysrhythmia	None
Epilepsy	Application form for newly diagnosed patients must be completed by a neurologist, specialist physician or paediatrician (in the case of a child)
Glaucoma	Application form must be completed by an ophthalmologist
Haemophilia	Please attach the diagnosing laboratory report reflecting factor VIII or IX levels
HIV and AIDS (antiretroviral therapy)	Please do not complete this application form for cover for HIV and AIDS. To enrol or request information on our HIVCare programme, please call 0860 100 698
Hyperlipidaemia	Section 5 of this application form must be completed by the doctor. Please attach the diagnosing laboratory report
Hypertension	None
Hypothyroidism	Section 6 of this application form must be completed by the doctor. Please attach the diagnosing laboratory report
Multiple sclerosis (MS)	<ol style="list-style-type: none"> <li>1. Application form must be completed by a neurologist</li> <li>2. Please attach a report from a neurologist for applications for beta interferon indicating: <ol style="list-style-type: none"> <li>2.1. Relapsing – remitting history</li> <li>2.2. All MRI reports</li> <li>2.3. Extended disability status score (EDSS)</li> </ol> </li> </ol>
Parkinson's disease	Application form must be completed by a neurologist or specialist physician
Rheumatoid arthritis	Application form must be completed by a rheumatologist, paediatrician (in the case of a child) or specialist physician
Schizophrenia	Application form must be completed by a psychiatrist
Systemic lupus erythematosus	Application form must be completed by a paediatrician (in the case of a child), rheumatologist, nephrologist, pulmonologist or specialist physician
Ulcerative colitis	Application form must be completed by a paediatrician (in the case of a child), gastroenterologist, specialist physician or surgeon

#### 4. The Additional Disease List (ADL) conditions covered on Malcor Plan A

If you are on Malcor Plan A, you have cover for all the chronic conditions in the Additional Disease List below. Your cover is subject to benefit entry criteria. Approval on the Chronic Illness Benefit for your ADL condition(s) offers cover for medicine for the management of your condition(s). Please refer to the [website](#) for more information on how medicine is covered on the benefit.

Additional disease list condition	Benefit entry criteria requirements
Acne	None
Allergic rhinitis	None
Ankylosing spondylitis	Application form must be completed by a rheumatologist or specialist physician
Arthritis	Application form must include a fully detailed medical report
Attention deficit and hyperactivity disorder (ADHD)	Application form must be completed by a psychiatrist, neurologist or paediatrician (in the case of a child).
Barret's oesophagus	Application form must be completed by a gastroenterologist, general surgeon or paediatrician (in the case of a child)
Chronic hepatitis	None
Cystic fibrosis	Application form must be completed by a pulmonologist, paediatrician (in the case of a child) or specialist physician
Depression	Applications for first line therapy will be accepted from GPs for six (6) months only. Application from a psychiatrist will be required for further cover. Application form must be completed by a psychiatrist for patients <18 years of age
Gastro-oesophageal reflux disease	Applications for newly diagnosed patients must be completed by a gastroenterologist, general surgeon, specialist physician or paediatrician (in the case of a child)
Motor neurone disease	Application form must be completed by a neurologist
Myasthenia gravis	None
Narcolepsy	Application form must be completed by a specialist
Obsessive compulsive disorder	Application form must be completed by a psychiatrist
Osteoarthritis	None
Osteoporosis	<ol style="list-style-type: none"> <li>All applications must be accompanied by a diagnosing DEXA bone mineral density scan (BMD) report</li> <li>Application form must be completed by an endocrinologist, rheumatologist, gynaecologist or specialist physician for patients &lt;50 years of age</li> <li>Please attach information on additional risk factors in patient, where applicable</li> <li>Please indicate if the patient sustained an osteoporotic fracture</li> </ol>
Paget's disease	Application form must be completed by a specialist physician or paediatrician (in the case of a child)
Psoriasis	Application form must be completed by a dermatologist
Psoriatic arthritis	Application form must be completed by a rheumatologist or specialist physician

## 5. Application for hyperlipidaemia (to be completed by Doctor)

If the patient meets the requirements listed in either A, B, C or E below, hyperlipidaemia will be approved for funding from the Chronic Illness Benefit. Information provided in section D will be reviewed on an individual basis.

### A. Primary Prevention

Please attach the diagnosing lipogram

Please supply the patient's current blood pressure reading  /  mmHg

Is the patient a smoker or has the patient ever been a smoker?

Yes  No

Please use the Framingham 10-year Risk Assessment Chart as per the 2018 South African Dyslipidaemia Guidelines to determine the absolute 10-year risk of a coronary event and indicate:

Does the patient have a risk of 20% or greater

Yes

OR

Is the risk 30% or greater when extrapolated to age 60

Yes

### B. Familial hyperlipidaemia

Please attach the diagnosing lipogram

Was the patient diagnosed with homozygous familial hyperlipidaemia and was the diagnosis confirmed by an endocrinologist or lipidologist?

Yes

Please attach supporting documentation.

OR

Was the patient diagnosed with heterozygous familial hyperlipidaemia and was the diagnosis confirmed by a specialist?

Yes

Please attach supporting documentation.

### C. Secondary prevention

Please indicate what your patient has:

Diabetes type 2

Stroke

TIA

Coronary artery disease

Solid organ transplant. Please supply the relevant clinical information in Section D

Chronic kidney disease. Please supply the diagnosing laboratory report reflecting creatinine clearance

Peripheral arterial disease. Please supply the doppler ultrasound or angiogram

Diabetes type 1 with microalbuminuria or proteinuria

Any vasculitides where there is associated renal disease. Please supply the diagnosing laboratory report reflecting creatinine clearance

D. Please supply any other relevant clinical information about this patient that supports the diagnosis of hyperlipidaemia.

  

E. Was the patient diagnosed with hyperlipidaemia more than five (5) years ago and the laboratory results are not available?

Yes

## 6. Application for hypothyroidism (to be completed by Doctor)

If the patient meets the requirements listed in either A, B, C, D or E below, hypothyroidism will be approved for funding from the Chronic Illness Benefit.

- A. Thyroidectomy:** Please indicate whether your patient has had a thyroidectomy Yes
- B. Radioactive iodine:** Please indicate whether your patient has been treated with radioactive iodine Yes
- C. Hashimoto's thyroiditis:** Please indicate whether your patient has been diagnosed with Hashimoto's thyroiditis Yes

### D. Please attach the initial or diagnostic laboratory results that confirm the diagnosis of hypothyroidism, including TSH and T4 levels

Was the diagnosis based on the presence of **clinical symptoms and one of the following:**

A raised TSH and reduced T4 level Yes

OR

A raised TSH but normal T4 level and higher than normal thyroid antibodies Yes

OR

A raised TSH level of greater than or equal to 10 mIU/l on two (2) or more occasions at least three (3) months apart in a patient with a normal T4 level Yes

**E. Was the patient diagnosed with hypothyroidism more than five (5) years ago and the laboratory results are not available?** Yes

## 7. Application for diabetes type 2 (to be completed by Doctor)

If the patient meets the requirements listed in either A, B or C below, diabetes type 2 will be approved for funding from the Chronic Illness Benefit.

### A. Please attach the initial or diagnostic laboratory results that confirm the diagnosis of diabetes type 2.

*Please note that finger prick and point of care tests are not accepted for registration on the Chronic Illness Benefit.*

Do these results show:

A fasting plasma glucose concentration  $\geq 7.0$  mmol/l Yes

OR

A random plasma glucose  $\geq 11.1$  mmol/l Yes

OR

A two hour post-load glucose  $\geq 11.1$  mmol/l during an oral glucose tolerance test (OGTT) Yes

OR

An HbA1C  $\geq 6.5\%$  Yes

**B. Is the patient a type 2 diabetic on insulin?** Yes

**C. Was the patient diagnosed with diabetes type 2 more than five (5) years ago and the laboratory results are not available?** Yes

**Important:** please note that no exceptions will be made for patients being treated with Metformin monotherapy.

