The World Health Organisation (WHO) defines wellness as a dynamic process of becoming aware of, and making conscious choices towards a more balanced and healthy lifestyle. It includes learning new life skills that address both the positive and negative aspects of human existence.

Globally, non-communicable diseases are increasingly becoming a challenge to corporates, government, communities and businesses. Inactivity, unhealthy diet, smoking and excessive alcohol intake lead to the four main non-communicable diseases namely cardiovascular disease, cancer, respiratory disease and diabetes, which are responsible for 60% of all deaths worldwide.

Without action to address the causes, the future looks bleak and the cost of disease burden is likely to double by 2030 in developing countries.

The Bankmed Personal Health Assessment (PHA) and HIV/AIDS Counselling and Testing (HCT) are a systematic approach to collecting information from members that identifies clinical risk factors. It incorporates three elements, namely the extended health questionnaire, risk calculation and counselling, where the information collected from the Bankmed Personal Health Assessment may help healthcare professionals to communicate ways to prevent disease and to promote a healthy lifestyle.

### Eligibility and Benefits for the Bankmed Personal Health Assessment

Bankmed members older than 18 years, including pensioners who are still on Bankmed, may undergo one Personal Health Assessment (PHA) a year and unlimited HIV Counselling and Testing.

The Bankmed Health Assessments are paid for from the Scheme Insured Benefit (this does not affect the member’s day-to-day benefits).

### How Bankmed members book a Wellness Screening

The member may download the Personal Health Assessment and HIV/AIDS Counselling and Testing Questionnaire on the member portal at [www.bankmed.co.za](http://www.bankmed.co.za). In instances where a member cannot download the questionnaire, you may print two copies, one for you and the other to be supplied to the member before testing. Members may also obtain forms from Bankmed.

They should complete all sections, except the Wellness Screening section (which must be completed by a healthcare professional) and visit an accredited PHA provider. These PHA providers include accredited GPs, pharmacies, onsite corporate clinics, biokineticists and nurses.

A full list of accredited PHA providers is available on the Bankmed website [www.bankmed.co.za](http://www.bankmed.co.za).

### Member consent for Personal Health Assessment and sharing of information

Members are required to provide consent for the Personal Health Assessment and HCT (HIV/AIDS Counselling and Testing). Should the member consult with you, you will be required to sign that you have received the member consent for tests or assessments and complete the required consent section on the portal, prior to proceeding. This may occur simultaneously with your patient (via a OTP system) or following the consultation. Bankmed will, from time-to-time, retrospectively request proof of the consent. Our administrator, Discovery Health expects consent to be saved for up to five years post the assessment.

### Accredited PHA providers will provide various services including:

- Blood pressure
- Blood sugar
- Body cholesterol (total)
- Body Composition Analysis (optional)
- Body Mass Index
- HIV Testing and Counselling (HCT)
- Pneumococcal and/or Flu vaccines
- Anaphylactic injections (as per Bankmed protocol)
- PSA finger prick test (as per Bankmed protocol).
Change to the clinical ranges

Bankmed have adapted the following ranges for risk to be in line with international and local guidelines, which are used by Discovery Vitality. Kindly ensure you use the following clinical ranges from 01 January 2017.

### Blood pressure

<table>
<thead>
<tr>
<th>Patients without diabetes</th>
<th>Systolic</th>
<th>Diastolic</th>
</tr>
</thead>
<tbody>
<tr>
<td>No risk</td>
<td>≤ 139 mmHg</td>
<td>≤ 89 mmHg</td>
</tr>
<tr>
<td>Medium risk</td>
<td>140 – 159 mmHg</td>
<td>90 – 99 mmHg</td>
</tr>
<tr>
<td>At risk (hypertension)</td>
<td>≥ 160 mmHg</td>
<td>≥ 100 mmHg</td>
</tr>
</tbody>
</table>

### Blood glucose

<table>
<thead>
<tr>
<th>Patients without diabetes</th>
<th>Random BG</th>
</tr>
</thead>
<tbody>
<tr>
<td>No risk</td>
<td>≤ 7.7 mmol/L</td>
</tr>
<tr>
<td>Medium risk</td>
<td>7.8 – 11.0 mmol/L</td>
</tr>
<tr>
<td>High risk</td>
<td>≥ 11.1 mmol/L</td>
</tr>
</tbody>
</table>

### Total cholesterol

<table>
<thead>
<tr>
<th>Patients without diabetes</th>
<th>≤ 5.0 mmol/L</th>
</tr>
</thead>
<tbody>
<tr>
<td>No risk</td>
<td></td>
</tr>
<tr>
<td>Medium risk</td>
<td>5.01 – 6.20 mmol/L</td>
</tr>
<tr>
<td>High risk</td>
<td>≥ 6.21 mmol/L</td>
</tr>
</tbody>
</table>

### Waist Circumference

| No risk | Females below 80cms  
<table>
<thead>
<tr>
<th></th>
<th>Males below 94cms</th>
</tr>
</thead>
</table>
| At risk | Females ≥ 80cms    
|         | Males ≥ 94 cms     |
Capturing a PHA or HCT assessment

Follow these steps to capture a Personal Health or HCT Assessment

1. Visit www.bankmed.co.za

2. Click on the log I n button (top right hand corner) and type in your username and password. Remember your password is case sensitive – you are required to use a combination of letters and at least one number.

Note: You must register first, should you not have done so already.
3. You are required to select a zone – you may do this at the top of the screen, next to LOG IN. Select “Healthcare Professionals” from the drop-down options shown. Should you work for multiple PHA providers, kindly select the provider for whom you are currently capturing the information.

4. Click on the “HealthCare Professional Tools” navigation item and click on “Submit a PHA/HCT Assessment” under “Patient Management”, as highlighted below.
5. Alternatively, on the Bankmed Dashboard you are able to click on the "Capture PHA/HCT Assessment" link (in blue writing below) to access the correct page.

6. Validate the Bankmed membership number then select the date on which the service was provided and the region where the assessment took place.
7. Select a member

Bankmed Dashboard

Bankmed Medical Scheme

The Bankmed Personal Health Assessment is a systematic approach to collecting information from patients with identified risk factors. It incorporates three elements, namely the extended health questionnaire, risk calculation and counselling, where the information collected from the Bankmed Personal Health Assessment may help healthcare professionals to communicate ways to prevent disease and to promote a healthy lifestyle.

<table>
<thead>
<tr>
<th>Surname</th>
<th>Firstname</th>
<th>ID Number</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>RABMKJJKKHGG</td>
<td>ROBMKJJKKHGG</td>
<td>80092150380387</td>
<td>M</td>
</tr>
<tr>
<td>RABBCDFJFFHD</td>
<td>ELBCCDFJFFHD</td>
<td>8404290052089</td>
<td>F</td>
</tr>
<tr>
<td>RABBCDFJHHHK</td>
<td>EVBCCDFJHHHK</td>
<td>10071052032088</td>
<td>M</td>
</tr>
<tr>
<td>RABBCDFJHGM</td>
<td>RIBCCDFJHGM</td>
<td>1403375762081</td>
<td>M</td>
</tr>
</tbody>
</table>

8. Validate that the member still has PHA benefit available to use. This also shows the availability of other benefits.

Submit a PHA/HIV Assessment

Bankmed Medical Scheme

The Bankmed Personal Health Assessment is a systematic approach to collecting information from patients with identified risk factors. It incorporates three elements, namely the extended health questionnaire, risk calculation and counselling, where the information collected from the Bankmed Personal Health Assessment may help healthcare professionals to communicate ways to prevent disease and to promote a healthy lifestyle.

Patient Information

<table>
<thead>
<tr>
<th>Membership number</th>
<th>Full name</th>
<th>ID number</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>513335160</td>
<td>RACHEL SANE</td>
<td>9707010123089</td>
<td>F</td>
</tr>
</tbody>
</table>

Benefits used

<table>
<thead>
<tr>
<th>Benefits used</th>
<th>Limit</th>
<th>Used</th>
<th>Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pap Smear Consultation Frequency</td>
<td>1 time</td>
<td>0 times</td>
<td>1 time</td>
</tr>
<tr>
<td>Pap Smear Pathology Test</td>
<td>1 time</td>
<td>0 times</td>
<td>1 time</td>
</tr>
<tr>
<td>Private Nurses Consult</td>
<td>3 times</td>
<td>0 times</td>
<td>3 times</td>
</tr>
<tr>
<td>Personal Health Assessment</td>
<td></td>
<td></td>
<td>Benefit Available</td>
</tr>
</tbody>
</table>

Personal Health Assessment

- What assessments will be performed
  - Personal Health Assessment
  - HIV test assessment
9. Select a PHA or HCT Assessment (or both)

10. Request consent for the PHA and HCT Assessments and indicate the type of consent required
10a. For One Time Pin (OTP) consent, input the member’s cellphone number and click on “Send OTP”

10b. Alternatively, should you require written consent, the member must sign in front of you and you will need to accept the disclaimer. This signed form is to be kept for at least five years post-assessment.
11. Input the assessment details under the "HCT Assessment” or "Personal Health Assessment” tabs

### HIV Assessment

What is your known HIV status?  
- Negative  
- Positive  
- Unknown  

Screening test:  
- Negative  
- Positive  
- Inconclusive  
- Not done  

Confirmatory test:  
- Negative  
- Positive  
- Inconclusive  
- Not done  

Is this your first test ever?  
- Yes  
- No  

HIV self-reported risk assessment:  
- High  
- Medium  
- Low

### Personal Health Assessment

**Wellness screening**

Do you smoke?  
- Yes  
- No  

Do you suffer from Diabetes?  
- Yes  
- No  

Do you have any chronic condition(s) for which you are on medication?  
- Yes  
- No  

**Measurements and readings**

- Current weight:  
  - [ ] kg  
  - (to the nearest kg)  

- Current Height:  
  - [ ] cm  
  - (without shoes)  

- Body Mass Index:  
  - [ ] kg/m²  

- Blood pressure:  
  - Systolic  
  - Diastolic  

- Total Cholesterol:  
  - [ ] mmol/L  

- HDL Cholesterol:  
  - [ ] mmol/L  
  - (Optional)  

- Random blood glucose:  
  - [ ] mmol/L  

- Waist circumference:  
  - [ ] cm

**Maternity information**

Currently pregnant  
- Yes  
- No

**TB screening**

- Does your patient currently have TB?  
  - Yes  
  - No  

- Does your patient have symptoms?  
  - Yes  
  - No
HIV Testing and Counselling

To ensure all members are offered counselling, Bankmed no longer allows for members to opt-out of pre- or post-test counselling. All counselling is imperative to ensure that all risks of infection are mitigated to prevent the spread of HIV and to ensure appropriate management and referral, should a member test positive. All HIV positive members now have an option to be referred to the HIV Programme, which is tailored to meet the special requirements of our members. With guidance and support from the best HIV experts in the industry, our administrator works with members and their doctors to ensure that they have access to the most clinically sound and cost-effective treatment plans available.

This fully inclusive programme will ensure that members receive a confidential service, which includes counselling and approval for antiretroviral medication. The dedicated and experienced HIV case managers, supported by our panel of external doctors (who are on-site daily to review complex cases as requested) will assist members with all aspects of their HIV treatment and lifestyle modification. The administrator will also offer compliance monitoring to ensure that Highly Active Antiretroviral Therapy (HAART) is effective.

Additional support services are also available along with access to reliable information on HIV and AIDS and the important steps members and their families should take to fight and manage the disease.

Kindly note: The consent now required on the PHA and HCT form is as follows:

- Counselling and not tested
- Counselling and agrees to be tested
- Counselling, agrees to be tested and to participate in the HIV Programme

Please counsel, obtain consent as applicable and ensure this is captured on your PHA and HCT submission.

Should you provide additional services outside of the PHA/HCT

Please do not submit the claims for additional healthcare services for example, the flu vaccine, through the Provider portal. These claims must be submitted and will be processed through the normal claims process.

Providing wellness services to members after submitting your assessments

Once you have submitted your assessments, if any of the members are deemed medium to high risk within any of the clinical ranges, on the TB questionnaire, Yes to Pregnancy and HIV positive, they will receive the following wellness interventions:

1. Medium and High Risk for all clinical results (blood pressure, blood sugar and high cholesterol): receive an SMS within seven to 21 working days encouraging a visit to their GP. Except in instances when the PHA/HCT was conducted by the GP; it is expected that the GP will manage the diagnosis of a condition as part of their usual practice. For high risk members, a telephone call will be made to attend a GP consultation to confirm results and manage next actions.

2. TB screening – at risk members will be encouraged to visit their GP.

3. Pregnant members will be channelled to the Baby-And-Me programme.

4. HIV positive members will be channelled to the HIV Programme, managed by the administrator.

Should you require additional information, kindly contact us on 0800 BANKMED (0800 226 5633).

All PHA and HCT claims must be submitted through the portal available on the Health Professional Zone on www.bankmed.co.za. Claims submitted outside of this channel for the PHA and HCT testing will be rejected.

How to contact us

<table>
<thead>
<tr>
<th>Phone</th>
<th>Email</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>0860 44 55 66</td>
<td><a href="mailto:Healthpartners@discovery.co.za">Healthpartners@discovery.co.za</a></td>
<td>P O Box 784262, Sandton, 2146</td>
</tr>
<tr>
<td>011 539 6320</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>