



The reality of your medical scheme cover if you have schizophrenia

Nobody wants to think about how their life would be altered if they were diagnosed with schizophrenia. It is a scary thought but take comfort in the fact that your medical scheme will take care of all costs that have to do with this disorder.

What is schizophrenia?

Schizophrenia is a psychiatric disorder which may result in psychosis and is marked by withdrawal from reality, hallucinations, progressive deterioration of the personality, emotional instability, and other psychotic behaviour.

What are the types of schizophrenia?

There are five types of schizophrenia, each characterised by its own symptoms.

- If you suffer from **paranoid-type schizophrenia** you are likely to have delusions and auditory hallucinations (hearing voices that don't exist) but relatively normal intellectual and emotional functioning. The delusions are often about being unfairly persecuted or being someone famous. You are also likely to exhibit anger and anxiety, and to be aloof and argumentative.
- **Disorganised-type schizophrenia** is characterised by speech and behavior that is disorganised or difficult to understand, and flattened or inappropriate emotions. People with disorganised-type schizophrenia may laugh at the colour of a traffic light changing or at something not closely related to what they are saying or doing at the specific moment. Their disorganised behavior may disrupt normal activities, such as showering, dressing, and preparing meals.
- **Catatonic-type schizophrenia** is characterised by disturbances of movement. People with catatonic-type schizophrenia may keep themselves completely immobile or move all over the place. They may not say anything

for hours, or they may repeat anything you say or do senselessly. Either way, the behavior is putting these people at high risk because it impairs their ability to take care of themselves.

- **Undifferentiated-type schizophrenia** is characterised by some symptoms seen in all of the above types but not enough of any one of them to define it as another particular type of schizophrenia.
- **Residual-type schizophrenia** is characterised by a past history of at least one episode of schizophrenia, but the person currently has no positive symptoms (delusions, hallucinations, disorganised speech, or behaviour). It may represent a transition between a full-blown episode and complete remission, or it may continue for years without any further psychotic episodes.

What causes schizophrenia?

Although the cause of schizophrenia is not really known, medical research says that it runs in families, for instance if you have a first-degree family member (brother, mother, sister or father) or a second-degree family member (uncles, aunts or cousins) with schizophrenia you stand a higher chance to develop the disorder.

What are the symptoms of schizophrenia?

Symptoms of schizophrenia fall into three categories: positive symptoms, negative symptoms, and cognitive symptoms.

Positive symptoms include movement disorders which may appear as agitated body movements, hallucinations (which are things that other people don't see hear or feel that are smelt, heard, seen or felt by the patient),

Negative symptoms are harder to recognise and can be mistaken for depression. They include:

- the "flat effect", which is when a person's face does not move or s/he talks in a dull or monotonous voice;

- lack of pleasure in everyday life;
- inability to begin and sustain planned activities; and
- speaking little even when forced to interact.

Cognitive symptoms are also very subtle and can only be identified when diagnostic tests are done. Cognitive symptoms make it hard to lead a normal life and can lead to emotional distress. They include:

- poor “executive functioning” (poor ability to understand information and use it to make decisions);
- trouble focusing or paying attention; and
- problems with “working memory” (poor ability to use information immediately after learning it).

What is covered under prescribed minimum benefits for schizophrenia?

The treatment for schizophrenia is hospital-based management of up to three weeks. In-hospital management may include electroconvulsive therapy, antipsychotics / medication, and social worker involvement.

Prescribed minimum benefit (PMB) Regulations state that if you suffer from schizophrenia, you are entitled to up to three weeks per year of hospital-based management. Depending on the presenting symptoms, hospital management may include electroconvulsive therapy and antipsychotic agents (medication).

Outpatient management of schizophrenia includes consultation with a psychiatrist or general practitioner. Medication on the PMB Chronic Diseases List (CDL) includes antipsychotics, antidepressants, and mood stabilisers such as lithium and sodium valproate. Antipsychotics may be taken orally or in the form of an injection.

References

National Institute of Mental Health. Website. <http://www.nimh.nih.gov/health/publications/schizophrenia/what-is-schizophrenia.shtml>. 20th July 2012.

World Health Organisation. Website. <http://www.who.int/topics/schizophrenia/en/>. 20th July 2012.

Learn more about PMBs

Prescribed minimum benefits (PMBs) are defined by law. They are the minimum level of diagnosis, treatment, and care that your medical scheme must cover – and it must pay for your PMB condition/s from its risk pool and in full. There are medical interventions available over and above those prescribed for PMB conditions but your scheme may choose not to pay for them.

A designated service provider (DSP) is a healthcare provider (e.g. doctor, pharmacist, hospital) that is your medical scheme’s first choice when you need treatment or care for a PMB condition. You can use a non-DSP voluntarily or involuntarily but be aware that when you choose to use a non-DSP, you may have to pay a portion of the bill as a co-payment.

PMBs include 270 serious health conditions, any emergency condition, and 25 chronic diseases; they can be found on our website by accessing the link provided (www.medicalschemes.com/medical_schemes_pmb/index.htm).

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