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## Mental health is a big deal

According to the World Health Organisation (WHO), health is the state of physical, mental, and social well-being. In observation of Mental Health Awareness Month, the July issue of *CMScript* takes a closer look at mental health provisions in terms of prescribed minimum benefits (PMBs): their diagnosis, treatment, and care.

Mental health is a state of emotional and psychological well-being in which a person is able to use their cognitive and emotional capabilities, function in society, and meet the ordinary demands of everyday life.

According to the South African Federation for Mental Health (SAFMH), mental disabilities can be categorised into intellectual disability and psychiatric disability (mental illness). Intellectual disability may develop before, during, or after birth, and although it is not curable, it can be medically managed.

Mental disorder is quite prevalent in South Africa. The greatest obstacle to the improvement of the lives of people with mental illness and their families is the stigma attached to these conditions. "Many mental conditions remain untreated because people are not free to disclose them and get treated," says Solly Mokgata, the National Executive Director of the SAFMH.

A national survey conducted by the South African Stress and Health Study reports the most prevalent lifetime mental disorders in South Africa are alcohol abuse (11.4%), major depression (9.8%), and agoraphobia or fear of open spaces (9.8%).

While the exact causes of mental illnesses and disorders are not known, genetic, biological, psychological, and environmental factors have been implicated. A psychiatric disorder may render a person unable to successfully function in society and meet the ordinary demands of life, but their recovery or at least optimisation of capacity is often possible with the correct medical treatment, psychotherapy, and psycho-social rehabilitation.

### Diagnosis

Early and proper diagnosis is essential for the effective treatment of a mental illness. It can lead to a more rapid recovery and can substantially reduce the economic and personal costs associated with the illness. Any mental illness needs to be clinically diagnosed to ensure that patients get appropriate treatment and care.

**"Mental health is a state of emotional and psychological well-being."**

The diagnosis of a mental illness includes obtaining a detailed history of the patient, their family members, and others involved in the patient's life. Certain medical tests, e.g. blood tests, CT scans (a painless, computed, sophisticated X-ray procedure), or a detailed medical examination, may also be required.

Because certain mental illnesses are covered by prescribed minimum benefits (PMBs), your medical scheme must provide cover retrospectively for the consultation(s) and appropriate investigations that were necessary to diagnose your mental disorder. If your scheme initially covered these costs from your personal medical savings account, you have to ask them to review the claims and allocate the costs to the risk pool since PMB-related services may never be paid from your savings account. If your funds were depleted and you had to pay for the diagnosis yourself, the scheme must once again be notified and requested to re-process the claims accordingly.

All PMBs are identifiable by the ICD-10 (International Classification of Diseases 10th Revision) codes. ICD-10 codes facilitate the easy identification of PMBs by service providers and funders while at the same time promoting confidentiality of your health information. A list of ICD-10 codes mapped against the current PMB codes for mental illnesses (and others) is available on our website ([www.medicalschemes.com](http://www.medicalschemes.com)). It is important to ensure that the diagnosis information provided is correct to guarantee that benefits are paid out of the correct benefit pool.

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### **Treatment and care**

Mental health problems can range from milder conditions (that can stem from changes in lifestyle and stress levels) to more severe conditions which may require hospitalisation and ongoing regular treatment. Some of these conditions are more likely to appear at specific periods, e.g. post-natal depression in new mothers or mental deterioration (dementia) in the elderly. Some may appear at any phase of one's life.

Mental health disorders can be treated by general practitioners but more severe cases should be referred to psychiatrists (medical doctors who specialise in the diagnosis and treatment of mental illness). Clinical psychologists, social workers, and nurse specialists can provide counselling and psychotherapy.

The best treatment for mental illnesses is provided by a multi-disciplinary medical team which includes medical practitioners, psychologists, nurses, and occupational therapists to address the varied needs of the ill individual. Treatment may include medication, psychotherapy as well as individual or group counselling and support.

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## Using DSPs for your mental illness

Your scheme can expect you to obtain treatment from certain doctors, pharmacies, clinics, or hospitals; these are called designated service providers (DSPs). These DSPs could be psychotherapists, psychologists, occupational therapists, clinical social workers, counsellors, psychiatric nurses, pharmacists, hospitals, and other healthcare providers where you can obtain your PMB-related services.

The scheme must state this in its rules and tell you where and how to get medication and treatment from that provider. If you, on the other hand, decide not to abide by these scheme rules, you could end up having to foot the bill for all or part of the cost of your treatment. Your scheme can demand that you obtain pre-authorisation or join a benefit management programme before your cover comes into effect. Your scheme can also specify the medicines it will pay for, as long as they are on par with the treatment standards, or protocols, that have been published in the Government Gazette. This is to ensure that you receive good quality care and that your scheme does not have to pay for unnecessary treatment.

### Note:

According to the World Health Organisation, mental health is a state of well-being in which you are able to realise your own abilities, cope with the normal stresses of life, work productively and fruitfully, and make a contribution to your community. Mental illness, on the other hand, refers to a disorder or disability of the mind.

## Mental disorders and prescribed minimum benefits (PMBs)

Not all mental disorders are included in the current PMB package but those that do qualify for PMB cover should be funded according to the guidelines in the PMB regulation: their diagnosis, treatment, and care costs must be covered in full from the risk pool of your scheme. The following mental conditions qualify as PMBs as stated in Annexure A of the Medical Schemes Act (Act 131 of 1998):

### Mental illness

- Abuse of or dependence on a psychoactive substance, including alcohol
- Acute stress disorder accompanied by recent significant trauma, including physical or sexual abuse
- Acute delusional mood, anxiety, personality, perception disorders, and organic mental disorder caused by drugs
- Alcohol withdrawal delirium; alcohol intoxication delirium
- Anorexia Nervosa and Bulimia Nervosa
- Attempted suicide, irrespective of cause
- Brief reactive psychosis
- Delirium: amphetamine, cocaine, or other psychoactive substance
- Major affective disorders, including unipolar and bipolar depression
- Schizophrenic and paranoid delusional disorders
- Treatable dementia

Bipolar mood disorder and schizophrenia are also included on the Chronic Diseases List (CDL) which means that there are specific treatment algorithms that should be adhered to when treating them.

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