

Medical aid cover for physical rehabilitation and physical therapy in South Africa, by Medshield

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An operation or accident is often traumatic. The healing process after that can also be an equally gruelling ordeal unless managed well. Physical rehabilitation, or physical therapy, is the process an injured or disabled person goes through to restore their physical functioning. This process can be lengthy, beginning while the person is still in the hospital after an injury or surgery and continuing through a skilled nursing facility, in-home and out-patient therapy.



Physical rehabilitation and therapy are crucial components of healthcare and help individuals recover from injuries and surgeries or manage chronic conditions. Understanding the extent of medical aid cover for rehabilitation services is essential for individuals in South Africa.

According to the World Health Organisation ([WHO](#)), physical rehabilitation is essential to universal health coverage to promote good health and support disease prevention and treatment. When recovering from physical injuries or surgeries or managing chronic conditions and disabilities, medical aid coverage for physical rehabilitation is critical. It ensures that patients can access various rehabilitation services, including physiotherapy, occupational therapy and speech therapy. By covering these services, medical aid plans facilitate timely and comprehensive care, promote faster recovery, improve outcomes, and enhance quality of life.

Physical rehabilitation and physical therapy coverage with Medshield Medical Scheme

Medshield, one of South Africa's leading medical aid schemes, provides extensive rehabilitation and physical therapy options. Their commitment to providing access to holistic healthcare extends to supporting members throughout their recovery journeys. With Medshield, you can have peace of mind knowing that rehabilitation and physical therapy expenses are covered, helping you regain optimal health and functionality.

Medshield covers in-patient rehabilitation services, which include rehabilitation received while admitted to a hospital or

specialised facility. In-patient rehabilitation services are ideal for individuals recovering from surgeries, accidents, or debilitating conditions, such as stroke or severe mobility impairments. Medshield's comprehensive coverage ensures eligible members can access necessary treatments and therapies from a team of skilled healthcare professionals.

Not all rehabilitation and physical therapy services require in-patient care. Medshield offers extensive coverage for out-patient rehabilitation services, which means members can receive treatments and therapies without being admitted to a hospital. This cover includes consultations, assessments, specialised therapies, and ongoing support to aid recovery.

The impact of physical rehabilitation and physical therapy extends far beyond the treatment room, influencing individuals, families, and communities alike. By restoring functional independence, rehabilitation enhances individuals' ability to engage and participate in social interactions, thereby fostering greater societal inclusion and productivity.

Furthermore, physical rehabilitation contributes to healthcare cost containment by reducing the need for invasive procedures, hospital admissions, and long-term care services. Rehabilitation minimises healthcare expenditures while maximising outcomes by promoting early intervention and facilitating timely recovery. It demonstrates its value as a cost-effective healthcare intervention.

Chronic condition rehabilitation

Medshield recognises the significance of continuous rehabilitation services for individuals managing chronic conditions. They offer comprehensive coverage for rehabilitation aimed at helping people with chronic conditions such as stroke, multiple sclerosis, muscular dystrophy, or arthritis. Whether regular physiotherapy sessions, assistive devices, or ongoing consultations, Medshield strives to support members in improving their quality of life and effectively managing their conditions.

Accessing physical rehabilitation and physical therapy services

About 2.4 billion people globally live with a health condition that may benefit from rehabilitation. The WHO states that the need for rehabilitation is currently largely unmet. In some low- and middle-income countries, more than 50% of people do not receive the rehabilitation services they require.

The WHO developed an approach to address the lack of access to rehabilitation services. It involves integrating rehabilitation into all levels of healthcare and ensuring it is covered by universal healthcare as part of primary care. In 2017, the WHO launched [Rehabilitation 2030](#) to highlight the need for strengthening healthcare systems and to call on all stakeholders worldwide to work together to improve leadership and governance, develop a robust multi-disciplinary rehabilitation workforce, increase funding for rehabilitation, and improve data collection and research on rehabilitation.

To access rehabilitation and physical therapy services covered by Medshield, follow these key steps:

1. **Consultation with healthcare professionals:** Visit your healthcare provider to assess your rehabilitation needs. They will provide guidance and referrals for specialised therapies and treatments.
2. **Medshield membership:** Ensure you are a Medshield Medical Scheme member and have selected a plan that includes rehabilitation and physical therapy coverage.
3. **Claim submission:** After undergoing rehabilitation services, collect all necessary documentation, including invoices and treatment records, and follow the Medshield claims procedure to submit them.
4. **Pre-authorisation:** Medshield may require pre-authorisation for specific high-cost rehabilitation treatments. Speak with your healthcare provider or Medshield's customer service team for guidance on the pre-authorisation process.

Physical rehabilitation is a cornerstone of healthcare, offering hope, healing, and restoration to individuals affected by injury, illness, or disability. Review the specific coverage details within your selected Medshield benefit option and consult the customer service team for additional information or assistance. With Medshield Medical Scheme, you can pave the way towards a successful rehabilitation, rebuilding your life with the necessary support and resources.

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