

## What exactly is a medical emergency?

**A** medical emergency is defined as “the sudden and unexpected onset of any health condition that requires immediate medical or surgical treatment, where failure to provide such treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person’s life in serious jeopardy. An emergency medical condition must be certified as such by a medical practitioner.” Emergencies qualify for Prescribed Minimum Benefits (PMB) and must therefore also be registered for PMB

According to the definition, it is not a medical emergency if you bump your toe or have a slight cough. Of course, there are more serious symptoms which cannot be ignored - like sudden, severe chest pain, which might indicate anything from heartburn to an imminent heart attack. In such cases, it would be wise to visit an emergency unit.

## But my emergency is an emergency!

**E**veryone feels that their case is an emergency, especially if you have suffered blood loss or were bitten by a potentially deadly insect. And although one would expect to be treated without paying first, the reality is that a PMB condition or hospital admission can only be determined during or after the consultation and not while you are waiting at the reception desk - and the emergency unit cannot take on the risk of non-payment. We suggest you have a means of payment ready - so grab your purse before rushing off to the nearest emergency unit, or keep a small emergency fund in your home or car should anything untoward happen.

[excerpt from MediHelp Medical Aid welcome pack literature]

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