

Gap cover gives you the gift of choice when it comes to robotic assisted surgery

By [Tony Singleton](#)

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Technology has revolutionised healthcare in many areas, and one that is seeing increasing use in South Africa is robotic assisted surgeries, with the first robotic assisted surgery done by a South African government hospital on 22 February 2022.



Source: Supplied: Tony Singleton, chief executive officer of Turnberry.

When compared to standard surgeries and even minimally invasive laparoscopic surgery, robotic assisted surgery provides benefits. However, it also comes at a significantly increased cost.

Medical schemes, in an effort to both accommodate members' demands for the latest techniques and remain financially viable, will typically fund these surgeries up to a global fee, leaving members with a significant shortfall that needs to be covered out of pocket. This is where gap cover becomes essential, giving members the choice of the latest surgical solutions without incurring financial hardship.

The pros

Robotic assisted surgeries use robotics to enhance the abilities of human surgeons, for example, by greatly magnifying the area where surgery is to be performed, and by steadying the surgeon's hand and using tiny instruments, for greater accuracy.

The upshot of these enhancements is the potential for smaller incisions, reduced blood loss, and recovery times are less, because the procedure is less invasive.

In South Africa, the most common robotic assisted surgery is a prostatectomy, but these techniques and machines can be used for a range of procedures, from cardiac to colorectal, gynaecological, general surgery, head and neck surgery, thoracic or chest surgery and other urology procedures.

The cons

The technology used for robotic assisted procedures is expensive, which makes the cost of the procedures themselves higher than open surgery or laparoscopy.



Tygerberg Hospital becomes first public hospital to perform robotic surgery

22 Feb 2022



Medical schemes always walk a tight rope of trying to balance giving patients the latest procedures while also maintaining financial stability and managing risk, which is why this type of procedure is not typically funded in full.

Medical schemes will provide funding up to a global fee, which is usually what the cost of a more traditional surgery would have been, and this will not cover the full cost of the robotic assisted procedure. The balance of the cost will need to be funded from the member's pocket, and the shortfalls can be quite significant.

The gift of choice

When robotic assisted procedures are recommended by a doctor, it is always advisable to obtain a quote for the surgery and then contact the medical scheme to find out exactly what will be covered and how it will be covered.

Medical schemes all differ in their rates and coverage depending on both the scheme and the plan, as well as the specific surgery, so this exercise is always worthwhile.

Having gap cover in place means that medical-scheme members have the ability to choose minimally invasive robotic assisted surgery without the fear of financial hardship due to medical-expense shortfalls. Gap-cover policies will assist members by paying for these shortfalls under sublimit cover.

Robotic assisted surgeries have huge benefits from a patient recovery perspective, and they are being used more and more often, with new technologies being developed all the time.

To have the best options for yourself and your family, speak to your financial advisor to understand how these surgeries are covered by your plan and how gap cover can assist.

ABOUT THE AUTHOR

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