

KALEID SCOPE

MARCH 2008

Fraud - stop it before it starts!

Fraudulent activities are on the increase in South Africa. That's why Selfmed has already contracted with an outsourced party, which specialises in fraud investigations, to assist the Scheme in addressing this problem. Selfmed is, however, dependent on members' assistance to alert it of any fraudulent activities.

Different types of fraud

The use of your membership card by anyone who is not a beneficiary under your membership, whether it is with or without your consent, constitutes fraud. The safest way to prevent this and to safe-guard both yourself and the Scheme, is still to notify Selfmed immediately in the event that your membership card is lost or stolen.

However, in addition to membership card fraud, medical schemes are faced with various other forms of fraudulent behaviour.

For example, new members and/or members who complete an application form to join the Scheme or add a dependant, need to provide full and accurate details about their health status. If any information is

incomplete or omitted, and treatment/ tests obtained after joining the Scheme, alert us to this fact, membership will be cancelled on the basis of this non-disclosure. Members are therefore cautioned to ensure that full details are provided on the application form, regardless of how insignificant it may be deemed.

Members are also urged to check and verify the treatments and/or medication specified on service providers' accounts to ascertain whether the details thereon correspond with what was actually administered. Service provider fraud is regarded very seriously and we rely on members' assistance to bring these occurrences to our attention.

Who to contact?

If you have lost your membership and/or suspect any fraudulent activity, contact the Scheme's Excellence Centre on 0860 787 372. Selfmed's Fraud Line can also be contacted on 0861 299 999.

With your help, we can put a stop to fraud before it even happens.

Load shedding - adding a load on our shoulders

Although used as a remedy for the power crisis in our country, the continuous power failures associated with load shedding has certainly added a load on our member service. Selfmed anticipated a power crisis and acted pro-actively by installing a power generator two years ago. As such, services to members continue unchanged at the Excellence Centre in the event of a power failure. However, our contracted hospital management services provider recently encountered back up problems with their telephone

lines, which caused a delayed response to members who phoned to obtain pre-authorisation for a hospital admission. In most cases, these members ended up phoning the Excellence Centre which in turn resulted in a prolonged process and altogether created a significant increase in enquiries received.

However, Selfmed's team of experts remained as dedicated as always and has been working around the clock to enable prompt feedback to our members on outstanding queries.



medical scheme
www.selfmed.co.za

ARE YOU RESPONSIBLE FOR PAYMENT?

Do you some times receive invoices from your doctor or pharmacy, requesting you to pay an outstanding balance which Selfmed did not pay? And do you pay these amounts immediately, without questioning, to ensure that there is no debt linked to your account?

Members are encouraged to ensure prompt payment to service providers in cases where benefits have been depleted, discount was negotiated and/or Selfmed has, for a valid reason, not paid an account. However, before doing so, please give Selfmed a call to verify that the balance is due to the specific service provider and what the reason for it is. By liaising with the Scheme, you will ensure that duplicate payments are prevented whilst also having full details as to why a portion of the account was unpaid.

We are pleased to inform you that we have reached the light at the end of the tunnel and would like to thank all our members for their patience during this difficult time. Our managed care provider has subsequently resolved its back up problems. This means that you can now be assured of ongoing service regardless of any future power failures.

Tax return - are you ready for it?

With another fiscal year behind us, the unpleasant task of collecting all documentation required for completing your tax return awaits. To assist you with this daunting task, Selfmed will shortly send all members a certificate that reflects both your portion of contributions paid as well as your member's portion in respect of benefits paid by the Scheme. We do, however wish to point out that this certificate is not an all inclusive reflection of medical expenses incurred by you over the past year. Why not? Well, simply because you may have paid certain medical expenses without claiming a refund from the Scheme, or since you knew that it would not qualify for benefits. The Scheme may as such not have record of all these expenses and is therefore not in a position to calculate your expenses based only on what was submitted to it during the year. Since you should have record of all expenses paid by yourself, it is important that you calculate and add these costs to that reflected in Selfmed's certificate so as to have a true portrayal of your total medical expenses for the tax year.

The programming of the benefit expenses portion of the Selfmed tax certificate provides only for the difference in price between cost charged by a service provider and the amount settled by the Scheme. The balance is representative of your member's portion.

To verify or query the amounts stated on your Selfmed certificate, please contact the Service Excellence Centre on 0860 787 372.

Help us ensure prompt and effective communication to you ...

How? Please notify the Scheme timeously about any changes in your contact details. If you have an e-mail address and/or cellphone number, please provide us with these details as well to enable quicker and more efficient communication with you. To update or change your existing contact details, you simply have to phone the Service Excellence Centre or send an e-mail to expert@selfmed.co.za

ICD10 - WHAT IS IT AND WHY IS IT NECESSARY?

The Regulations promulgated under the Medical Schemes Act prescribe a minimum set of information that need to appear on an account submitted to a medical scheme, either by a member or service provider. It includes e.g. the date that the service was rendered, the tariff codes and amounts charged, the details of the patient who was treated, etc. This information is required to facilitate the proper processing and ensure appropriate and accurate reimbursement to the service provider.

An ICD10 code is one such requirement that has to be specified on an account. An ICD 10 code is representative of the diagnosis made.

Contrary to what some people believe, it is NOT used to pry or penalise members.

What is then the purpose for it?

It enables a medical scheme to identify and allocate benefits in accordance with the appropriate treatment for the specified condition. It also ensures that benefits are not rejected, in particular where there is a specific entitlement to such benefit, e.g. the diagnosed condition and prescribed treatment form part of the Prescribed Minimum Benefits. The diagnosis code is therefore a vital requirement that determines appropriate and timeous reimbursement to healthcare providers.

Selfmed has to date been very lenient in terms of accepting accounts that do not contain the prescribed ICD-10 codes. Members are, however, encouraged to take responsibility for ensuring that their healthcare providers disclose this information on accounts prior to submitting it for payment. It is only with your assistance that Selfmed will be able to ensure the ongoing prompt and effective reimbursement of your healthcare expenses.

2008 CONTACT DETAILS

Client Services (Service Excellence Centre)

Tel: 0860 787 372 • Fax: 0860 288 363
E-mail: expert@selfmed.co.za

Hospital Pre-authorisation

(Including maternity registrations, MRI-scans, CT-scans and radio-isotope studies)
Tel: 0860 104 974 • Fax: 0860 467 727
E-mail: authorisations@selfmed.co.za

Chronic Medicine

Selfmed encourages service providers to apply for chronic medicine benefits on members' behalf. To do this, service providers can phone: 0860 247 288
If you have a specific enquiry about your chronic medicine, please phone 0860 787 372
Fax: 0860 633 277 • E-mail: chronicmed@selfmed.co.za

Disease Management (Oncology)

To register for the Oncology Management Programme, or for general, oncology-related enquiries
Tel: 0860 104 974 • E-mail: oncology@selfmed.co.za

Fraud Line 0861 299 999

ER 24 Ambulance services

For emergency transport - in RSA = 084 124

Mail original (*only original claims will be accepted*) claims and all enquiries to

Selfmed Medical Scheme
PO Box 44741
Claremont, 7735

