



NEWSLETTER SPRING 2017

Dear Member

We are pleased to bring you the first issue of our brand new newsletter, aimed at helping you make the most of your medical scheme benefits. This issue is all about hospital admissions.

Please email us if there are specific topics you would like to see addressed in future issues.

Yours in health

Roy Ansell



How to save money and make the most of your benefits

This is how you can save the Scheme and yourself money:

-  Use the Scheme's pharmacy network to avoid unnecessary co-payments.
-  Use a doctor/specialist on the Network, to avoid unnecessary co-payments.
-  Consider paying in cash and then claiming back to get discounts (unless you are registered on the Chronic Medicine Management programme).
-  Get a quote from the doctor before undergoing any procedure and check with the Contact Centre how much will be paid. Negotiate with your doctor to charge (at least closer to) the amount covered by the Scheme.
-  Ask for generic medicine whenever possible.
-  Think twice about undergoing elective surgery procedures.
-  If your doctor recommends a particular line of treatment and you feel uncertain about whether it is necessary, ask for a second opinion.
-  If an operation is scheduled for the afternoon or evening, arrange for hospital admission after 12pm.
-  Maintain a healthy lifestyle, as prevention is always the better option.
-  Make healthier choices to avoid or better manage lifestyle-related chronic conditions.
-  Use the screening tests and vaccines offered as part of your Wellness Benefits to catch potential lifestyle diseases early.



Need to go to hospital?

This is what you need to know...

Your health is central to our medical scheme, which is why we would like you to get quality care when you need it most.

The Horizon Medical Scheme offers cover for private hospitals, and if you use your benefits carefully, there is no reason to incur out-of-pocket costs...

IMPORTANT: Any admission to the hospital must always be pre-authorized by the Scheme. In the case of an emergency, this has to be done within one working day of your admission.

Call us on 0860 101 103, or email Horizon.authorisations@medscheme.co.za.

See page 4 for more information.

If it is an emergency

If you are experiencing a real emergency*, you can go to any hospital to get immediate help, and can use the Scheme's emergency transport provider, ER24, to get you there.

Just be aware that if you are transported by ER24 and on examination are found to be fit enough to return home, you will need to arrange your own transport home.

Also, a visit to a hospital's Emergency Rooms (ER) does not qualify to be paid from your Hospital Benefits, unless the incident is of such a serious nature that you are admitted to a ward in the hospital itself, for further treatment.

If you need a procedure done, or having a baby

Check your member guide for the sub-limits that apply to the specific services you need. If you are uncertain, call the Scheme to find out what will be covered.

Be aware that there are co-payments on certain procedures, such as laparoscopic surgery.

To minimise out-of-pocket expenses, negotiate with the anaesthetist to charge reduced fees that are closer to the rate covered by the Scheme.

**An emergency medical condition means the sudden and, at the time, unexpected onset of a health condition that requires immediate medical treatment and/or an operation. If the treatment is not available, the emergency could result in weakened bodily functions, serious and lasting damage to organs, limbs or other body parts, or even death.*

TIP: Always carry your membership card with you, or have your electronic membership card easily available, and even save the Scheme's number on your cellphone under 'Medical Aid'. Paramedics and other emergency personnel will often check through your wallet or phone for medical scheme details when having to decide whether to transport you to a State or private hospital.



How to pre-authorise an admission to a private hospital

Contact Medscheme's Hospital Benefit Management department and provide them with the following information:

- the name and practice number of the doctor who wishes to admit you to hospital;
- your medical scheme number, as well as the patient's name and date of birth;
- the proposed treatment or procedure;
- ICD10 and tariff codes as available from your treating doctor;
- the planned date of admission to hospital; and
- the name of the hospital.

You also need pre-authorisation for scans and radio-isotope studies.



A handy *checklist* for hospital admissions

Before you are admitted to the hospital:

Advise your family practitioner of your medical condition and admission to hospital, and confirm his or her role in the process and after you are discharged.

Go through any details and any communication from your admitting doctor, the hospital and the medical scheme and take note of the pre-authorisation letter that your medical scheme sent to you.

Confirm with your admitting doctor and the hospital if you need to pay anything extra on admission or after your admission. For instance, if your doctor charges tariffs in excess of the medical scheme rate you may have to pay an additional amount.

Go through your member guide and read about the relevant benefit sub-limits. This will help you to understand any co-payments.

Discuss with your admitting doctor whether you will need assistance when you get home and arrange this before you are admitted.

Prepare your house for when you get home. You may need to rearrange furniture or buy supplies.

Make sure your admitting doctor and anaesthetist are aware of any allergies or health conditions you may have and of any medicine, including supplements and herbal treatments, that you are currently taking.

Pack your chronic medicines to take with you to the hospital as you may need to continue to take them while you are in hospital. Confirm this with your admitting doctor.

Before you are discharged from the hospital:

Make sure your family members are up to date with your progress.	
Chat to the nurses about what to expect and how to manage when you are at home, including any instructions on medicine or wound care you may need.	
Check with your treating doctor if you need to start any new chronic medicine or if there will be any changes to your existing treatment.	
If there is any medicine that you will need to take home, check with the doctor for any contraindications or interactions with other medicines you are taking.	
Confirm with your treating doctor that a report on your hospital stay is sent to your family practitioner.	
Make sure your follow up appointment with your treating doctor or family practitioner is confirmed before you leave the hospital. (If you had an operation, the 6 week follow-up visit is included in the fee payable to your surgeon; therefore no additional cost).	

When you get home:

Confirm that your family practitioner is aware that you have been discharged and inform him of any changes to your chronic medicines and of your condition when you are discharged.	
If you need to update or add new chronic medicines, submit your prescription to your pharmacy to ensure you receive your updated medicine. Your pharmacy will interact with your medical scheme, if necessary.	
Discuss medicine side effects with the pharmacist or your family practitioner.	
If you have had surgery, keep an eye on symptoms like abnormal pain, wounds that are red or painful or infected or developing a high fever. Contact your treating doctor or family practitioner immediately if you are unsure.	
Make sure that you go to any follow up appointments with your doctor and ask all the questions you may have on how to get better and manage your condition.	
A case manager from your medical scheme may call you to check on your progress, see if you need any help and check that you are taking your prescribed medicine.	

Contact Details

General Enquiries	Tel: 0860 101 103, +27 011 671 6837 Fax: 0860 111 785, +27 011 758 7033 Email: horizon@medscheme.co.za
Self-help Application	<ul style="list-style-type: none"> • Dial 0860 101 103 • First choose option 2, then option 1 for benefits, claims and member-related queries. • You will then be prompted to enter your membership number, followed by the # key. • The system will recognise your medical scheme membership number and give you the appropriate menus.
Claims Submission	Postal address: PO Box 74, Vereeniging, 1930 Email: claims@medscheme.co.za
Horizon Member Zone website	www.medscheme.co.za
CareCross Call Centre	Tel: 0860 103 491 Chronic: 0860 102 182 Email: horizon@carecross.co.za Website: www.carecross.co.za
Your choice of Plan, Membership and Credit Control Queries. (Member registrations must be done via your HR department.)	Tel: 0860 101 103 Fax: 0860 111 785 Email: horizonmembership@medscheme.co.za
Hospital Benefit Management (pre-authorisation)	Tel: 0860 101 103 Fax: 0860 21 22 23 Email: Horizon.authorisations@medscheme.co.za
Chronic Medicine Management	Tel: 0860 101 103 Fax: 0800 223 670/680 Email: horizoncmm@medscheme.co.za
Clicks Direct Medicines	Tel: 0861 444 405 Fax: 0861 444 414 Postal address: P O Box 751902, Gardenview, 2047
Oncology Case Manager (for patients diagnosed with cancer)	Tel: 0860 100 572 Fax: 021 466 2303 Email: cancerinfo@medscheme.co.za
HIV and AIDS Management Programme with Aid for AIDS	Tel: 0860 100 646 Fax: 0800 600 773 Email: afa@afadm.co.za Website: www.aidforaids.co.za Mobi: www.aidforaids.mobi SMS: (call me) 083 410 9078
ER24 (24-hour emergency transport approvals)	Tel: 084 124
Whistle Blowers - Fraud Hotline	Tel: 0800 11 28 11 Email: fraud@medscheme.co.za