

YOUR MONEY SORTED



MEDICAL AID COMPLAINTS

By LETITIA WATSON

Send suggestions for topics and requests for info to yourmoney@you.co.za. We may answer your questions in this column but won't reply personally.

There's help if your medical aid has become a bit of a headache

YOU CAN COMPLAIN

A medical aid takes a chunk of your income every month, but unfortunately some schemes aren't particularly prompt when it comes to repayments.

If there are costs you think the fund should cover or it won't give you benefits you think you're entitled to, complain!

Remember, you must have a clean slate and comply with the fund rules. For instance, get pre-authorisation if needed. Funds may also have rules about treatment types and medication. Ensure you're informed.

HOW TO COMPLAIN

If your medical aid customer service department can't resolve the issue, contact the principal officer. You have the right to get their work contact details and insist they or another executive manager resolve your issue, Dries la Grange of Bestmed says.

If you're still unhappy, use the fund's internal dispute-resolution mechanism, Neil Kirby of Werksmans Attorneys says. A dispute-resolution committee of independent people will usually give a written answer and reasons for their decision.

PROBLEM STILL NAGGING?

If the problem is unresolved, you can lodge a complaint with the Council for Medical Schemes (CMS). The CMS must confirm receipt of it within three days and confirm the name and contact details of the person who's handling it. You must also be given a reference number.

The registrar must present the complaint to the fund, which has 30 days to respond. Usually the registrar should finalise your complaint within 120 days after receiving it.

OTHER OPTIONS

If you're unhappy with the registrar's decision, you can lodge an appeal, La Grange says. The appeal is free and must be lodged with the CMS's appeals committee within 30 days of the registrar's decision.

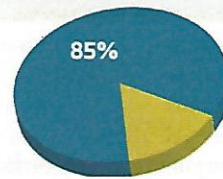
You can represent yourself in the appeal hearing or appoint someone to act on your behalf. Written arguments and documentary proof can be submitted.

The committee can reject, amend or confirm the registrar's decision.

QUESTIONS ABOUT MEDICAL AIDS

- 1 Can my medical broker help? Definitely!** A broker can take up the matter with the fund on your behalf. Brokers usually have a relationship with the various funds, which facilitates problem solving.
- 2 Can the dispute-resolution committee charge me? No, its service is free to fund members.**
- 3 How do I lodge a complaint with the CMS?** It can be done by email, letter or fax or you can go to the council's office in Pretoria. Go to the website to download a complaint form or for more information.
- 4 What happens if I'm unhappy with the outcome of the appeal? Under section 50 of the Medical Schemes Act you have 60 days to lodge an objection to the appeal committee's decision with the CMS. Remember, the prescribed fee for these appeals is R2 000.**
- 5 How soon should a fund settle claims? If your claim is in order, the fund should settle it within 30 days.**

85% IN MEMBERS' FAVOUR



The CMS has over the past 15 years resolved about 16 000 cases, according to its 2014/2015 annual report. Eighty-five percent of the appeals were in favour of the fund members. Most of the

complaints were about repayments that were too little or benefits that weren't covered.

TIP! Ensure you understand how your fund covers chronic conditions and other treatments before you complain. Call customer services to have them explain the fund rules to you.

GET MORE HELP HERE

- Council for Medical Schemes: medicalschemes.com, 0861-123-267
- Doctors and medical services: medpages.co.za
- Department of health: www.health.gov.za

Never go to a doctor whose office plants have died

AMERICAN HUMORIST ERMA BOMBECK