

WHO TO CONTACT WHEN MEDICAL SCHEME ASSISTANCE IS REQUIRED

Healthcare consultant/broker vs medical scheme administrators

Members of medical schemes are often uncertain about when to contact the medical scheme administrator and when to contact the appointed healthcare consultant/broker in order to obtain optimal medical scheme assistance.

SIMEKA
HEALTH

member of  Sanlam group

What's the difference between the two?

Healthcare consultants/brokers are individuals who specialise in providing consumers with advice and services related to joining a medical scheme and using the benefits. They are well versed in the intricate details of multiple medical scheme plans from different providers.

Healthcare consultants/brokers earn a regulated commission to assist members with:

- The application process when joining, including advice regarding an appropriate option according to the member's needs
- Annual option review or assistance when status changes (e.g. at retirement, or family composition changes)
- Escalated queries and dispute resolution (where the scheme does not want to pay for a claim or cannot update membership)
- Understanding your medical scheme benefits

Medical scheme administrators administer your medical scheme plan to pay for your healthcare needs, such as medical expenses related to doctor's visits, nursing, surgery, dental work, optometry, medicine and hospital accommodation when needed.

The appointed brokers do not have access to the administration system of the medical scheme. It therefore makes sense for members to contact the scheme directly for the following:

- Authorisations for hospitalisation or other procedures
- Submitting claims
- Confirmation of benefits
- First time queries
- Addition and/or removal of dependants (always via employer contact where part of an employer group)
- Updating contact details



Contact your medical scheme administrators for all queries via the following channels:

- Telephone (on the membership card)
- E-mail/ Website
- Smartphone app/WhatsApp

If you were unable to resolve your query with the medical scheme, contact your appointed healthcare consultant/broker at Simeka Health and provide us with the reference number received from the medical scheme.

World hepatitis day

The liver is your largest internal organ, and has approximately 500 vital functions, of which the five major functions include:

- filtration • digestion • metabolism and detoxification • protein synthesis • storage of vitamins and minerals.

Hepatitis means inflammation of the liver and may start and get better quickly. It may also become a long-term condition. In some cases, hepatitis may lead to liver damage, liver failure, cirrhosis, liver cancer or even death. The outlook for hepatitis will depend on what is causing the liver damage. Your healthcare provider will talk to you about treatment options, which will vary, depending on the cause of your liver disease. The treatment required will be paid from available day-to-day benefits. If hospitalisation is required and authorised, such treatment will be covered from your hospital benefit.

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