

# WHY ARE THERE NETWORK OPTIONS?

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HEALTH

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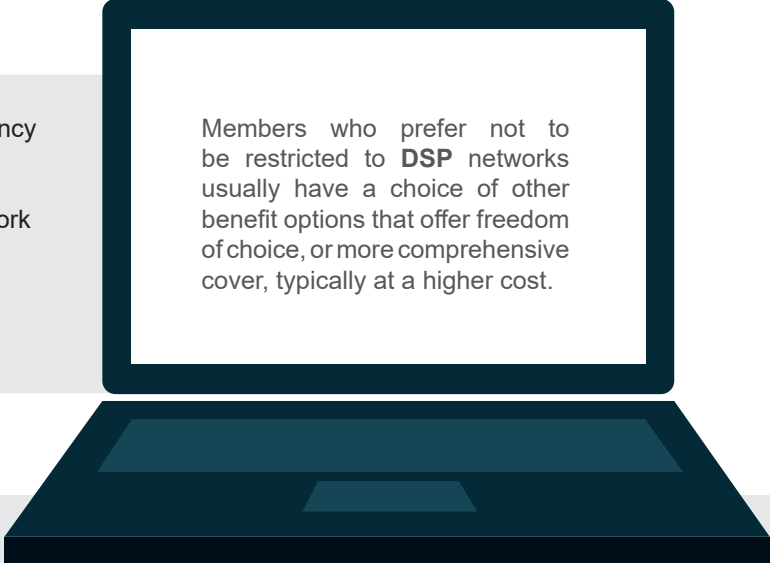
One of the mechanisms that medical schemes use to contain costs is through negotiations with groups of **hospitals, doctors, and pharmacies** for lower charges, in return for directing members their way. These groups then become the scheme's Designated Service Providers (DSPs) or Networks.

The schemes carefully select these hospitals, doctors, and pharmacies for their networks, to ensure that members have access to care of the highest quality, while ensuring that benefits are used more effectively, and avoiding out-of-pocket expenses.

This has a direct impact on keeping medical scheme members' contributions as low as possible.

## Rules around network options

- You need to use prescribed networks for all non-emergency treatments.
- You may incur a co-payment if you elect to not use network providers.
- Your treatment might not be paid in full when you ignore network providers, such as pharmacies and doctors.





Members who prefer not to be restricted to **DSP** networks usually have a choice of other benefit options that offer freedom of choice, or more comprehensive cover, typically at a higher cost.


## International World Sight Day

The World Health Organization (WHO) is committed to achieving Universal Health Coverage (UHC) - ensuring everyone can access quality health care without financial hardship and this includes eye care. World Sight Day (WSD) is an annual day of awareness held on the second Thursday of October, to focus global attention on blindness and vision impairment.

### Statistics from the South African Department of Health

 90% of blind people live in low-income countries.

 80% of visual impairment is avoidable, being readily treatable and/or preventable.

 65% in estimation of all people who are visually impaired are aged 50 and older, while this age group comprises only 20% of the world's population.

- Approximately **285 million** people worldwide live with low vision and blindness.
- An estimated **19 million** children are visually impaired.

The WHO report discusses the 2030 targets on effective coverage of eyecare.