

# CO-PAYMENTS

## Teamwork and cooperation for better health

A co-payment is an amount that your medical scheme asks you to pay when you have a specific treatment or procedure. Sometimes, medical schemes will fund co-payments from your available savings.

**S I M E K A**  
HEALTH

member of  Sanlam group

### By requiring a co-payment from members, medical schemes are able to do the following:

- Keep contributions as low as possible.
- Ensure that members will only go for treatments and procedures that are really necessary.
- Reduce the likelihood of fraudulent claims.

### When are co-payments usually required?

Co-payments are often applied for procedures or instances such as:

- Investigative scans
- Scopes
- Dentistry in hospital
- Conservative back treatment
- Highly specialised procedures such as robotic procedures
- For any treatment where more affordable alternatives could be considered
- When a member chooses not to use a designated network service provider, with whom the scheme has negotiated preferential rates
- When a member chooses an overnight hospital stay over the option of a same-day procedure



### How can I manage co-payments?

Gap Cover offers excellent relief for members who want to insure themselves against the possibility of being required to make co-payments.

Apart from the primary purpose of Gap Cover, which is to pay for specialists charging more than the medical scheme rate, co-payment cover is next the biggest gap cover benefit pay-out.

The need to provide for some form of protection against co-payments is one of the biggest reasons for the exponential growth in Gap Cover products.

### Gap Cover notice

#### If you decide to **take out** Gap Cover:

Always confirm with the Gap Cover provider whether a co-payment will be funded. Some providers exclude penalty co-payments, for example, when you ignore a network requirement.

#### If you **do not** have Gap Cover:

You can reduce or avoid the need to make co-payments by using the correct network providers. You can also ask your doctor about alternative procedures if he or she suggests one that requires a co-payment.

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