



PRESS RELEASE

Reference: CMS advice on choosing right scheme
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Press Release 21 of 2014: Medical Scheme Regulator advises members on choosing the right benefit option and scheme for 2015

Traditionally the month of December heralds the holiday season in South Africa, but before any well-deserved vacation many of the 8,7 million people who are medical scheme members of some 83 medical schemes in the country first have to decide on their benefit options for the new year. The Council for Medical Schemes (CMS), regulator of the medical schemes industry advises principal members to not only compare prices but choose the benefit option and scheme that is right for them and their families' future healthcare needs.

It is also during this time, that many people consider joining a medical scheme as the most suitable vehicle to provide comprehensive cover for both chronic as well as unplanned medical incidents that can cost thousands of rands.

According to Mr Daniel Lehutjo, Acting Chief Executive Officer and Registrar of the CMS, "it is important to choose the right benefit option not only based on price but by doing research to ensure that the scheme is most likely to meet the future healthcare needs of you and your family", said Lehutjo.

"It is essential that principal members read and familiarise themselves with all the material such as new benefit options to change plans provided by schemes. Ensure that you understand how the benefit options operate and elect according to your healthcare needs and what you can afford. If you are unsure, call the scheme to explain any changes, limits, benefits and other relevant information. The registered rules of medical schemes fully disclose detailed information regarding the relevant benefits and contributions. It is essential that you obtain the rules of the scheme or a summary thereof to verify all information relevant to enable you to make an informed choice. This advice also applies to those wishing to join a scheme," advised Lehutjo.

“Some people choose to make use of an agent or broker (intermediary). Remember it is not compulsory to use a broker, but if you do ensure that he/she has been accredited by the CMS and that your selection of a scheme and benefit options is based on informed consent,” Lehutjo advises further.

Further advice for those seeking to join a medical scheme

Identify a few schemes and request information about their benefits, contributions, limitations and exclusions. Compare this information given to see which one meets your needs.

Besides the healthcare benefits also find out what the schemes reserves are (solvency ratio), and non-healthcare expenditure, such as administration costs, to ensure they are in good financial health.

“Understand what prescribed minimum benefits (PMB’s) are and under what circumstances the chosen scheme provides such cover for you. Here you can look at designated service providers and their proximity to you as well as other networks that provide benefits to members,” advises Lehutjo.

Contact CMS

How to choose a medical scheme, PMB’s, rights of scheme members, the complaints procedure and further relevant information on medical schemes can be found on www.medicalschemes.com. The CMS can be reached telephonically on 0861 123 267 and via email information@medicalschemes.com.

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