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Here's how to ensure your medical scheme benefits last

HOW TO ENSURE YOUR MEDICAL SCHEME BENEFITS LAST

- Contact your medical scheme and ask who the Designated Service Provider (DSP) is for the service or product that you need.
- If you need to undergo an operation, ask your surgeon for the codes that will be charged. This will include the procedure codes and those for any other products that is needed, such as an internal prosthesis that will be used.
- Discuss the medical scheme tariff with your surgeon and negotiate the price that you will pay.
- Contact your medical scheme and ask whether the specific type of product will be funded in full. If not, make sure that you know what part of the cost will be for your own pocket.
- Ask your scheme to provide you with a list of DSPs for the product or procedure you need to undergo. The scheme may appoint a surgeon, hospital and anaesthetists as designated service providers. These providers usually have agreements with the schemes for non-Prescribed Minimum Benefits as well.
- Where possible, ask the provider to assist you with obtaining codes from several companies. It should be noted that your doctor may have preferences based on your clinical condition. In this instance you as a member will not have sufficient evidence to shop around for better quotations.
- Determine if there is a shortfall and make plans how this will be funded.
- Obtain pre-authorisation for procedures as provided for in the rules of your medical scheme.

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