

THE COUNCIL FOR MEDICAL SCHEMES
APPEAL COMMITTEE

In the matter between:

TOPMED

Appellant

and

J J S

Respondent

APPEAL RULING

1. Mr and Mrs S were both members of Topmed from 1 January 2003 until 29 February 2004. From 1 January 2003 to 28 February 2003 Mrs S was the principal member under membership number X and under contract number X. With effect from 1 March 2003 to 29 March 2004, Mr S the principal member, under membership number X, and contract number X.

2. The change in principal membership came about as a result of an instruction given by the Ss in October 2003, but backdated to 28 February 2003.

3. The complaint arises because Mr S believes that at the date of the cancellation of his membership of Topmed, which had an effective date of 29 February 2004, there was an amount standing to his credit of R3647.96. Topmed paid him out R747.58 and he believes that he is owed the balance.
4. In answer to this complaint Topmed has produced its records in respect of the Ss' membership which show that although there had been correspondence between Topmed and the Ss indicating that Mrs S's account with Topmed was in credit in the amount of R2484.04, when the reconciliation of the account was done in October 2003, the credit to Mrs S's name was offset against a debit balance of R2900,38, with the result that she was indebted to Topmed in the amount of R510.38.
5. That outstanding indebtedness was transferred to Mr S's contract which, at the date of termination (29 February 2004) had a credit balance of R1257,96. After the deduction of the R510,38, a balance of R747,58 remained, which was refunded to the member.

6. The documentation provided by Topmed to the Appeal Committee would appear to bear out these calculations. When presented with these calculations in the Appeal Hearing, Mr and Mrs S appeared to accept their accuracy and accept that they were not, in fact, owed any further amounts. As a result both of this concession on their part, and of the Appeal Committee's own assessment of the financial reconciliation, the Appeal Committee concludes that Topmed has behaved correctly in the circumstances and has paid out the correct amount.
7. The appeal is consequently dismissed.

DATED at JOHANNESBURG on the 13th day of MARCH 2008

P R JAMMY

For: Appeal Committee