



COUNCIL FOR MEDICAL SCHEMES

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PRESS RELEASE

Press release 4 of 2009

Friday, 13 March 2009

The CMS celebrates Consumer Month

March is Consumer Month. And the Council for Medical Schemes (CMS) is doing its bit to educate consumers about their rights.

The CMS is a member of the National Consumer Protection Forum which also comprises of the Department of Trade and Industry (the **dti**), nine Provincial Consumer Affairs Directorates, the Financial Services Board (FSB), the National Energy Regulator (NERSA) and the Independent Communications Authority of South Africa (ICASA). Together, these entities have embarked on a campaign to educate consumers on how to get redress and, more importantly, how to enforce their rights.

In celebration of World Consumer Rights Day on 15 March, the National Consumer Protection Forum has adopted as its theme *Surviving the tough economic conditions – what are consumers' options?*

Many of us have been experiencing tough economic conditions lately and as consumers we are finding it increasingly difficult to meet our monthly expenses. Often when consumers feel financial strain and the need to cut back on expenses, the first to be cancelled is normally their medical scheme contributions and/or other insurance policies.

“But there are various ways in which members of medical schemes can cope with their financial obligations and still efficiently manage their membership without having to cancel it,” advises Milly Viljoen, the Manager for Consumer Education & Trustee Training at the CMS.”

Milly and her team have come up with 10 tips to help members of medical schemes reduce their medical expenses and still keep their medical scheme membership.

1. Don't cancel your medical scheme membership when your budget is stretched. Consider buying down to a cheaper option or shop around for a more affordable medical scheme. Contact the CMS or visit our website for a list of all the registered schemes in the country.
2. Compare your current benefit option with at least five similar options on different medical schemes. You should do this annually to ensure you get value for your money.



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3. Don't skip payments on your medical scheme. You will not be covered should anything happen to you or your dependents.
4. Before paying off accounts which have been short-paid by your medical scheme, check with your scheme or the CMS whether the condition is a prescribed minimum benefit (PMB) condition. If it is, your scheme is liable for the full payment of the account. PMBs cannot be paid from your savings account.
5. Make sure you understand fully what you are covered for in terms of your benefit option. Failure to do so can lead to added financial difficulty when you have to pay for medical bills which are not covered by your benefit option.
6. Remember to ask your service provider (doctor, dentist etc.) before s/he treats you whether s/he charges private or scheme rates. Most medical schemes only pay scheme rates (i.e. National Health Reference Price List or NHRPL rates) on the lower/cheaper options.
7. Be aware that there is a maximum amount that medical schemes will pay on all their options, e.g. up to the scheme rate (NHRPL) or NHRPL + 300%. This maximum amount normally covers some private rates charged by some healthcare practitioners. Other service providers may charge above NHRPL + 300% which will still leave you with a co-payment.
8. Negotiate for a better rate if your healthcare provider intends charging more than what your scheme is willing to pay.
9. Don't sign blank forms when asked to do so by your healthcare provider. S/he might charge you for services not rendered and if the benefit is unavailable to you (i.e. when you have depleted your funds), you will be liable to pay for the account from your pocket.
10. Know your rights. Should you feel that you've been treated unfairly by your medical scheme and/or find yourself with huge bills that should have been settled by your medical scheme, contact the CMS for assistance.

"Also remember that you might find yourself in deeper financial difficulty having cancelled your medical scheme membership and now having to pay out of your own pocket for expensive medical treatments," advises Milly. "This added burden can lead to consumers developing stress-related ailments, which in themselves are very costly to treat. It's wiser to downgrade your lifestyle, maintain your medical scheme membership, remain healthy and enjoy peace of mind knowing that you are covered for unexpected high-cost events such as a car accident."

Useful contacts for consumers:

Council for Medical Schemes (CMS):

Department of Trade and Industry (the dti):

Financial Services Board (FSB):

Independent Communications Authority of South Africa (ICASA):

National Credit Regulator (NCR):

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Provincial Consumer Affairs Directorates

Eastern Cape:	040 609 3663
Free State:	051 400 4852
Gauteng:	011 335 8006/8
KwaZulu-Natal:	031 310 5300
Limpopo:	015 291 2862/4
Mpumalanga:	013 752 3761
Northern Cape:	053 830 4800
North-West:	018 387 7700
Western Cape:	0800 007 081

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