

# newsletter

SEPTEMBER 2002

Dear Member

In our second newsletter for this year we bring you useful information on ways to save costs for yourself and the Society, the excellent emergency benefits offered by ER24, what the Society does to manage debt, and lots more. We trust you will find the information useful to manage your medical affairs – keep it in a safe place for future reference.

## Negotiate with your service providers to get the best rates

We always encourage our members to try to manage the cost of healthcare.

One of the best ways to do this is by obtaining the best possible rates when seeking treatment. Always ask your service provider (for example your doctor, dentist or pharmacist) to charge you BHF rates.

The Board of Healthcare Funders' (BHF) recommended rates – commonly referred to as the Scale of Benefits or medical aid rates – are the standard benefit amounts that the Society pays for any consultation, visit, operation and/or procedure.

Some service providers charge fees above this tariff, which results in members having to pay the difference between the BHF rate and the service provider's fee. You are encouraged to negotiate fees

with your service providers before receiving treatment, if possible. This will spare you any surprises with regard to the cost that you could be liable for when the account arrives.

The Client Service Department will be happy to assist you with more information on BHF rates. Where treatment is lengthy or complicated (e.g. specialised dentistry) ask your service provider to give you a quotation showing all the tariff codes that will be reflected on the account, as well as the associated costs. You can then call the Client Service Department on (021) 480 4800 and compare the proposed cost of treatment with the benefit the Society is prepared to provide and make sure you won't be out of pocket.

## Managing your MSF (Medical Savings Fund)

Your MSF typically covers day-to-day medical treatment that you receive out of hospital. These are often smaller expenses that occur more frequently. Examples would include visits to your dentist or doctor.

The Society offers you and your dependants several day-to-day benefits for which there are recommended

BHF rates. If your GP or specialist charges you more than the BHF rate, you will have to pay for the shortfall yourself.

We encourage you to budget for your annual day-to-day medical expenses, so as to obtain maximum benefit from your annual allowance from your MSF.

**Some tips to save on your MSF**  
(Medical Savings Fund)



- Negotiate with your service providers to get the best rates (BHF)
- Generic medicines will help you save money.
- Keep fit and eat healthily to avoid unnecessary illnesses.
- Read your benefit schedule to understand what benefits will be payable from your MSF.

IN THIS

ISSUE

- Negotiate with your service providers
- Managing your MSF
- Save money with generic medicines
- Late claims
- ER24 – saving lives
- Find out about Profiler
- The debt collection procedure
- Important contact details

# GENERIC MEDICINES – help you save money

With medicine costs on the increase, most of us are continually looking for ways to save money without compromising on quality. One way to do this is to use generic medicines instead of brand-name medicines.

Many medical schemes are implementing the use of generic medicines as part of their ongoing drive to bring down costs for their members. This ensures that medicine benefits are stretched, especially if medicine benefits are limited or the member has levies or co-payments to pay.

## Are generic medicines as safe as the original product?

The Medicines Control Council (MCC) of South Africa requires that all medicines, whether brand-name medicines or generic medicines, meet the stipulated standard of safety, strength, purity and effectiveness. For a medicine to be marketed under a generic label, the manufacturer must comply with the MCC standards. The MCC sets up the guidelines and requires strict testing in order to ensure that generic medicines are the same as the original product.

## How can you change from a brand-name medicine to a generic medicine?

You can contact a Direct Medicines pharmacist on 0860 444 406 who will assist you in this regard. Direct Medicines is able to offer you up to 29% discount on your chronic and regularly needed medicine. For your convenience, your medicine is delivered to your door anywhere in South Africa at no extra costs! Alternatively, you can discuss this with your doctor.

**Do you need regular medication?** Direct Medicines offers a package that will make you feel a whole lot better.

Direct Medicines is South Africa's largest supplier of chronic and acute medicine. You can also GO Shopping online for over-the-counter medicines by visiting Direct Medicines's website.

So whether you take your medication every morning or three times daily, isn't it time you enjoyed the peace-of-mind that comes with using Direct Medicines' services?

**To join Direct Medicines:** Just dial **0860 444 406**. There's a friendly consultant standing by to help you through the process. Or visit their website **[www.directmedicines.co.za](http://www.directmedicines.co.za)**. All you need is your prescription and your Society's details.

**To join  
Direct  
Medicines:  
Just dial  
0860 444 406.**

If you are not on a medical scheme or you have exhausted your medicine benefits, you will feel the savings in your own pocket.

## What are generic medicines?

People often wonder if generic medicines are as good as their brand-name counterparts. Why all the fuss? Should you be concerned when you receive generic medicines from your pharmacy?

Generic medicines are the equivalent to the brand-name medicines. They contain the same active ingredient, strength and dosage form as the original product.

## Why are brand-name medicines more expensive than generic medicines?

Once the brand-name medicine has undergone research and development, which is very costly and time-consuming, the pharmaceutical manufacturer receives a license or a patent. This patent gives the pharmaceutical manufacturer exclusive rights to market the product to the public for a certain length of time. When the patent expires, other pharmaceutical manufacturers may produce the same medicine under a generic name. The generic medicine is less costly because it does not have to undergo the same expensive research and development.

## INTERESTING FACTS ABOUT CLAIMS

**Did you know that 96% of all claims are paid by the Society within 20 days of receipt? Therefore, if you have sent in a claim it will be paid promptly. If this is not the case contact the dedicated Afrox Client Service Department on (021) 480 4800.**

## Late claims are not paid

**Please note that the Society must receive all claims within four months of the date on which you received the service.**

Claims that are submitted after this period are considered "stale" and will not be paid by the Scheme. In such cases members will be personally liable for settlement of the service provider's account.

Although many service providers submit accounts directly to the Administrator for payment, it remains your responsibility to ensure that your accounts are received and processed. This is done by carefully checking your claims statement.

Always ensure that your service providers have your correct membership details, as incorrect details could delay the processing of your claims.

# ER24 – offering real help, real fast!

ER24 is a 24-hour, national emergency service network that combines the activities and expertise of two respected hospital groups, an assistance company with a state-of-the-art call centre equipped and staffed to handle all medical emergency calls, and a national grouping of emergency response service providers, including modern road ambulance fleets, response cars and on-demand access to both fixed-wing and helicopter air ambulance services.

This unified network of proven and financially secure healthcare organisations share a single vision – to be the nation's most comprehensive Emergency Medical Care Network... providing affordable, fast, efficient and effective 24-hour emergency response and medical care.

## How long will it take for help to reach you in the event of an emergency?

ER24 promises that from the time the call is made, help and support is on the way. They are committed to doing everything humanly possible to get you real help, real fast. ER24, by virtue of the number and geographical spread of the partners (hospital, service providers etc.) involved, will be able to render physical assistance in a short time. The Medi-Clinic and Afrox hospitals collectively provide a wide geographical spread in terms of the availability of ER24 units, and the network of service providers allow for transportation services in all these areas. ER24 offers “real help, real fast” because they have suitable facilities around the country and work with a national grouping of service partners.

## Who will assist you in the event of an emergency?

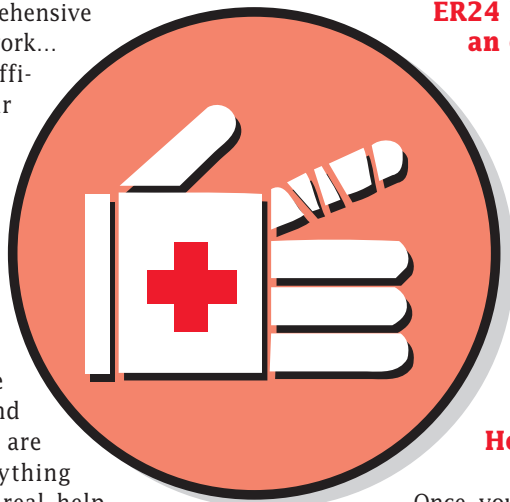
Assistance is provided by the nearest appropriate service provider, therefore you will not have to wait for an ambulance to come from a distant, central location. They will dispatch the service nearest to you or the scene of the emergency. They will also send the appropriate rescue service – one that is equipped to deal with your emergency.

## Will you always be taken to an ER24 hospital, in the event of an emergency?

In all critical life-threatening situations, the patient is taken to the nearest appropriate hospital – it could be an ER24 hospital, state or independent hospital. (The likelihood of it being an ER24 hospital is high, considering the geographical spread of the hospital network).

## How ER24 works

Once you're a member of **ER24**, if you need “real help, real fast” or you're simply seeking medical advice, all it takes is **ONE CALL** which will link you to their centralised Emergency Call Centre where highly skilled professionals are ready to assist you. Incidence of trauma in South Africa has increased dramatically over recent years and the fact is, **EMERGENCIES** can happen **ANYTIME... ANYWHERE – AT HOME**, at work and at play.



## DID YOU KNOW

## >>> ABOUT PROFILER?

You can change your personal details with the Society. Just visit the Administrator's website at [www.mhg.co.za](http://www.mhg.co.za) where you can place your cursor on “ONLINE SERVICES” to activate the drop down menu. Click on PROFILER. By profiling yourself today, you stand a chance to win fabulous prizes.

### With PROFILER, you can:

- update your contact and other details;
- update your residential address;
- receive an e-mail or SMS when your claims have been processed;
- validate your banking details and notify us by fax/post of the correct details; and
- create a secure Personal Identification Number (PIN) for yourself.

## Congratulations!

Mr Mike Borchardt, a member of the Society, has won the second prize in our profiler competition during the second week of June 2002.

If you have not received an information pack, together with car stickers etc., please contact your dedicated Afrox Client Service Department on (021) 480 4800, and we will gladly forward these to you.

# The debt collection procedure

The Trustees are very aware of their responsibility towards members regarding the continued financial stability of the Society. We would like to appeal to members to assist the Society and to be diligent about any claims debt that has been incurred. Please contact the Society and honour any arrangements you enter into. Members are urged to take responsibility for any amounts owing to the Society. Look after the Society so that the Society can look after you.

To this end the Society is implementing procedures for debt collection to ensure that all amounts due to the Society are paid. These procedures were mandated by the Board of Trustees.

Our administrator will take the following steps to collect outstanding amounts

Number of days outstanding	Procedure
<b>0 – 29 days:</b>	A normal claims statement will be sent to the member.
<b>More than 30 days:</b>	A letter of demand will be sent to the member and benefits will be suspended.
<b>More than 60 days:</b>	The member will be informed of the intended listing with Credit Bureau unless accounts are settled.
<b>More than 90 days:</b>	The member will be list with Credit Bureau.

If you have any medical aid queries, please do not hesitate to contact the Afrox Client Service Department on (021) 480 4800. Please remember that you can also e-mail your queries to [afrox@mhg.co.za](mailto:afrox@mhg.co.za)

## Important contact details

### ADDRESS FOR CLAIMS SUBMISSIONS

The Afrox Medical Aid Society  
PO Box 5324  
Cape Town  
8000

### IN-PERSON ENQUIRIES

2nd Floor  
Bankmed Centre  
116 Buitengracht Street  
Cape Town

### CLIENT SERVICES CALL CENTRE

Tel: (021) 480 4800  
Fax: (021) 480 4795  
E-mail: [afrox@mhg.co.za](mailto:afrox@mhg.co.za)  
Internet: [www.mhg.co.za](http://www.mhg.co.za)

### HOSPITAL PRE-AUTHORISATION

Clinical Management Solutions: 0861 888 302  
or (021) 480 4719 (Cape Town and surrounds)

### METROPOLITAN HEALTH GROUP/KPMG ANTI-FRAUD HOTLINE

Toll-free: 0800 200 564  
E-mail: [audit@mhg.co.za](mailto:audit@mhg.co.za)

### CHRONIC MEDICINE ENQUIRIES

Direct Medicines: 0860 444 406  
E-mail: [direct.medicines@afrox.boc.com](mailto:direct.medicines@afrox.boc.com)  
Internet: [www.directmedicines.co.za](http://www.directmedicines.co.za)

Kind regards

THE TRUSTEES  
AFROX MEDICAL  
AID SOCIETY