

A healthcare professional, a woman in a white lab coat, is assisting an elderly man with white hair. She is holding his arm to help him walk. They are in a bright, modern indoor setting with large windows and indoor plants in the background.

# Claims Hound

WE GET MEDICAL & INSURANCE CLAIMS PAID  
AND TREATMENTS APPROVED

for medical scheme members and insured persons

Email

[help@claimshound.co.za](mailto:help@claimshound.co.za)

Call/WhatsApp

Jan | 076 651 6344

Louis | 079 522 9242

Website

[www.claimshound.co.za](http://www.claimshound.co.za)

# Claims Hound

**We get Medical Scheme & Insurance claims paid  
and treatments approved**

## **Services for Medical Scheme Members and Insured Persons**

1. Get unpaid claims paid
2. Extended benefits for High-cost Treatments
3. Medical Scheme Statement Analysis
4. Recover amounts incorrectly paid from Medical Savings  
Accounts (MSAs)
5. Increased benefits for Medical Emergencies and Prescribed  
Minimum Benefits (PMBs)
6. Disputes against Medical Schemes and Insurers
7. Complaints and Appeals to the Council for Medical Schemes  
(CMS)

## 1. Get unpaid claims paid

Your medical costs have **NOT** been paid in **FULL** by your Medical Scheme, GAP Cover or Medical Insurance Company.

### Claims Hound can help

- We engage with the Medical Scheme/Insurer **on your behalf** to get outstanding amounts paid.
- **No need** for you to get directly involved in the dispute with the Medical Scheme/Insurer.
- We notify you when the Medical Scheme/Insurer agrees to increase the benefits payable.
- The increased amount will be paid either to you or the medical service provider depending on the rules of the Medical Scheme/Insurer.
- On confirmation by the Medical Scheme/Insurer that payment has been made Claims Hound will invoice you for 15% of the increased amount (our service fee).
- Please note there are no other costs at all for this service.

## 2. Extended benefits for High-cost Treatments

You can't get the treatment or medication prescribed by your doctor because the Medical Scheme/Insurer refuses to approve the benefits at the appropriate level.

You are expected to make unreasonable co-payments or forgo the treatment altogether.

### Claims Hound can help

- We engage with the Medical Scheme/Insurer on your behalf to get the extended benefits approved.
- **No need** for you to get directly involved in the negotiations with the Medical Scheme/Insurer.
- You will be notified when the Medical Scheme/Insurer agrees to increase the benefits.
- The increased amount will be paid either to you or the medical service provider depending on the rules of the Medical Scheme/Insurer.
- On confirmation by the Medical Scheme/Insurer that payment has been made, Claims Hound will invoice you for 15% of the increased amount (our service fee).

### 3. Medical Scheme Statement Analysis

Medical Scheme statements can be confusing and are often complicated especially following hospitalisation, or treatment that extends over long periods of time.

Some of the reasons claims are not paid in full from general funds are:

- The treatment is not identified as a Medical Emergency or PMB.
- Payments were incorrectly made using MSA money.
- The Diagnostic Invoices (Radiology and Pathology) were captured prior to the invoices from the treating Service provider.
- Incorrect ICD10 codes or price files were used.
- The invoice was captured incorrectly.

#### Claims Hound can help

- We critically analyse your statements and identify amounts that may be payable to you.
- You are provided with a detailed report to assist you in getting these amounts paid.
- Claims Hound Charges R20\* per Medical Scheme Statement page with a minimum of R50\* to do the analysis and provide the report.
- On receipt of the report, you can then decide to recover the amounts yourself, or you can appoint Claims Hound to do so on your behalf.
- If you appoint Claims Hound to act on your behalf to recover the amounts due, our fee is 15% of the amounts recovered.

\* Prices valid until 31 Dec 2022

### 4. Recover amounts incorrectly paid from Medical Savings Accounts (MSAs)

The money in the Medical Savings Account belongs to the member, and not the Medical Scheme. It is effectively a bank account. Sometimes Medical Schemes make payments from the MSA that should have been paid from the Scheme's funds. This often happens after hospitalisation and major medical procedures. These incorrect payments can be claimed back.

#### Claims Hound can help

- We analyse your Medical Scheme Statements and Medical Service Provider Invoices to determine if the treatment qualifies for payment from general funds.
- We engage with the Medical Scheme on your behalf to get the monies refunded to your MSA.
- **No need** for you to get directly involved in the negotiations with the Medical Scheme.

- You will be notified when the Medical Scheme agrees to make refunds to your MSA.
- On confirmation by the Medical Scheme that funds have been refunded to your MSA, Claims Hound will invoice you for 15% of the increased amount (our service fee).

## 5. Increased benefits for Medical Emergencies and Prescribed Minimum Benefits (PMBs)

Medical Emergencies and Prescribed Minimum Benefits **MUST** be paid in **FULL** by the Medical Scheme under certain conditions. This applies to all Benefit Options.

For example, Members who have a Hospital Plan are entitled to the same PMB benefits as the members who belong to the most expensive option.

### Claims Hound can help

- We analyse your Medical Scheme Statements and Medical Service Provider Invoices to determine whether the treatment qualifies as a PMB, and if it should be paid in full.
- We engage with the Medical Scheme on your behalf to get the treatment classified correctly.
- **No need** for you to get directly involved in the negotiations with the Medical Scheme.
- You are notified when the Medical Scheme agrees to increase the benefits payable.
- The increased amount will be made either to you or the medical service provider depending on the rules of the Medical Scheme.
- On confirmation by the Medical Scheme that payment has been made, Claims Hound will invoice you for 15% of the increased amount (our service fee).

## 6. Disputes against Medical Schemes and Insurers

Where a Medical Scheme/Insurer has not paid a claim in full a complaint may be lodged.

This is a complex process with specific time frames, procedures, and formats which must be adhered to.

**Failing to comply with the process and time frames may result in you losing your claim.**

### **Claims Hound can help**

- You appoint Claims Hound to handle the Complaint.
- We engage with the Medical Scheme/Insurer on your behalf.
- **No need** for you to get directly involved in the dispute with the Medical Scheme/Insurer.
- We provide you with regular progress updates.
- On confirmation by the Medical Scheme/Insurer that payment for increased benefits has been made Claims Hound will invoice you for 15% of the increased amount (our service fee).

## **7. Complaints and Appeals to the Council for Medical Schemes (CMS)**

If the dispute with your Medical Scheme failed, a complaint may be lodged with the Council for Medical Schemes (CMS).

This is a complex process, and you need to ensure that your arguments are well presented, with supporting documentation and references if you want to be successful.

Further appeals are possible should you be dissatisfied by the decisions of the CMS.

**Failing to comply with the process and time frames may result in you losing your claim**

### **Claims Hound can help**

- We check whether you have met all the preliminary requirements to be able to lodge a complaint to CMS and advise on outstanding items.
- We assist with the preparation and submission of the complaint and/or appeal.
- We draft and submit the complaint to the CMS.
- We deal with any queries CMS may have.
- We provide you with regular progress updates.
- If it CMS ruling result in increased benefits payable to you or the medical service providers, Claims Hound will invoice you for 15% of the increased amount (our service fee).

**Looking forward to assisting you.**

#### **Email/Website**

help@claimshound.co.za  
www.claimshound.co.za

#### **Call / WhatsApp**

Jan: 076 651 6344  
Louis: 079 522 9242

## **Our directors**

### **Louis Buckle**

Louis has extensive experience in the Medical Scheme and Medical Industries. He consulted in matters with the Council for Medical Schemes and has a thorough understanding of Medical Scheme and Health Care legislation. He served on the Boards of Insurance Companies and Medical Service Providers, and he was the Principal Officer of a Medical Scheme.

### **Jan Theys**

Jan has extensive experience practising as an advocate, attorney, and in-house counsel for companies. He was a director of several multi-national corporations and served as Managing Director, Chairman and President of the Board. He has successfully represented clients in disputes with Medical Schemes at the Council for Medical Schemes. Jan is the author of "The Beginner's Guide to Negotiation" and other publications.