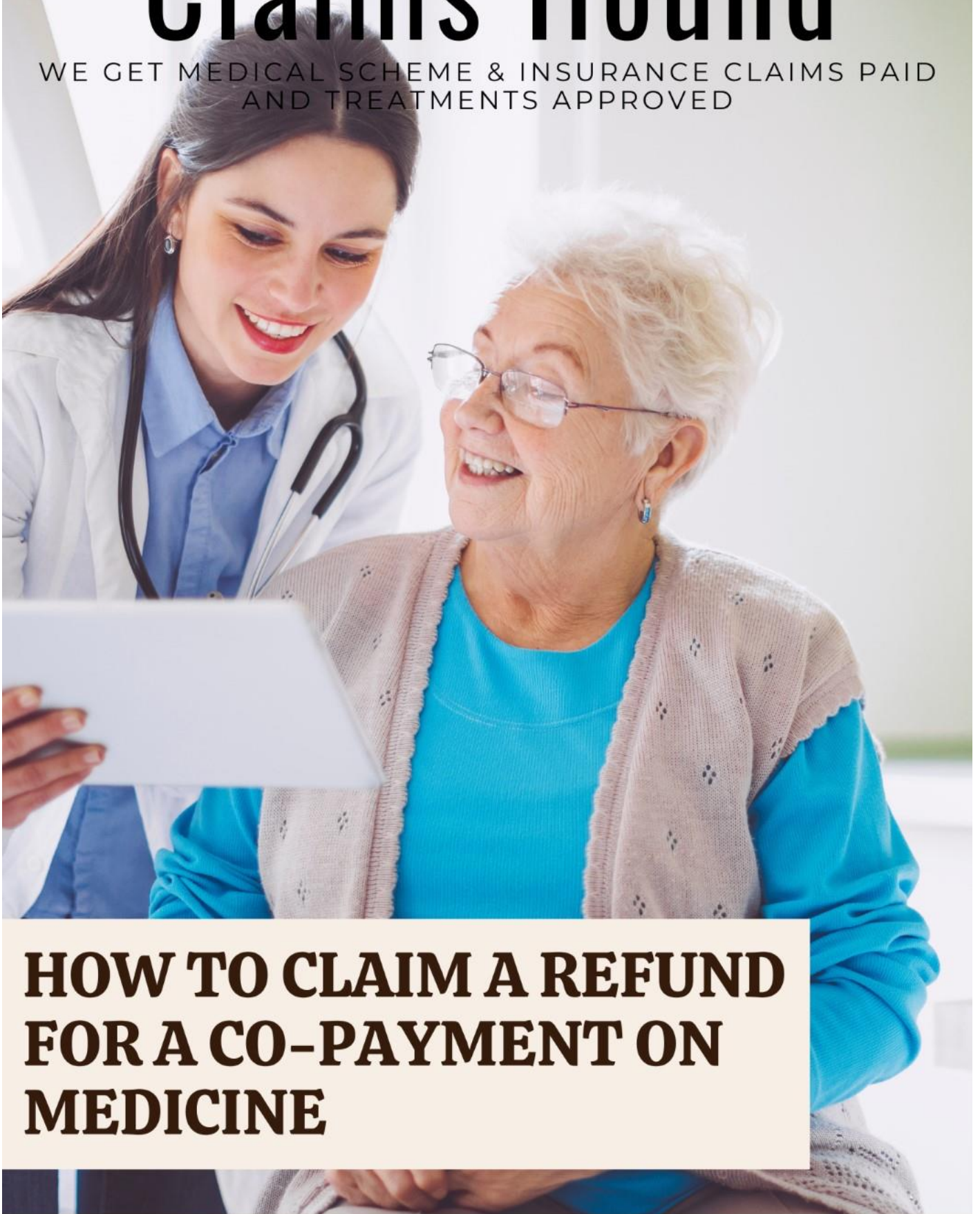


Claims Hound

WE GET MEDICAL SCHEME & INSURANCE CLAIMS PAID
AND TREATMENTS APPROVED



HOW TO CLAIM A REFUND FOR A CO-PAYMENT ON MEDICINE

*Empresa Publications (Pty) Ltd
(Reg. no. 2012/009656/07)*

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

Co-payments are often charged **incorrectly on medicine for the following reasons:**

- The medical scheme is using an outdated price file.

If you are suddenly required to make a small co-payment on the medicine that your scheme usually pays in full it is probably for this reason.

- The medical scheme approved product is out of stock at the Designated Service Provider (DSP) and the dispensed substitute is more expensive.

If the co-payment is on medical scheme approved medicine

What to do at the pharmacy

- Ask the pharmacist for a copy of the prescription (script).
- Make the co-payment so that you get your medicine.
- Get a receipt for the payment you made.

How to claim the co-payment from your scheme

Submit the copy of the prescription, and your receipt to your scheme as soon as possible as an attachment to the draft e-mail below.

*You can check the maximum price your pharmacy may charge on the Medicine Price Registry website:

<https://medicineprices.org.za/>

A draft e-mail to be sent to your scheme's claims department is on the next page.

(Substitute items marked in blue with your details.)

Dear Sir/Madam

Refund of co-payment for approved medicine obtained from the scheme's DSP

I had to make a co-payment on my approved medicine that is usually paid for in full by the scheme.

The scheme may have used an outdated medicine price file to determine the cost of the medicine.

The scheme is responsible to ensure that their DSP charges the correct amount for the medication and that the correct price file is used.

I hereby request that the co-payment be refunded to me.

Please ensure that the refund is made to me since I already paid the pharmacist.

Attached hereto find a copy of the script and receipt.

Please acknowledge receipt of this e-mail by return e-mail.

Advise by when I can expect the amount to be refunded to me.

Regards

Member Name

Membership Number

(Remember to attach the prescription and receipt)

If your co-payment has not been refunded to you within 30 (thirty) days of submitting your claim, then forward your original e-mail with the following added, to the Principal Officer*.

(Substitute items marked in blue with your details.)

For Attention: *The Principal Officer*

Dear Sir/Madam

Refund of co-payment for approved medicine obtained from the scheme's DSP

The Scheme has not paid the refund in respect of the shortfall I had to pay the DSP as per my e-mail below, within the legislated 30-day period.

If the refund is not made within 14 days hereof, I request that the matter be referred to the Disputes Committee for adjudication.

Please acknowledge receipt of this e-mail by return e-mail.

Regards

Member Name

Membership Number

(Remember to attach the e-mail, copy of prescription, and receipt)

* Use the following link to obtain the details of your scheme's Principal Officer:

<https://www.medicalschemes.co.za/regulated-entities/medical-schemes-in-south-africa/>

If you do not receive your refund within 14 days of your e-mail to the Principal Officer, then forward the original and reminder e-mails to the Principal Officer with the following added.

(Substitute items marked in blue with your details.)

For Attention: The Principal Officer

Dear Sir/Madam

Refund of co-payment for approved medicine obtained from the scheme's DSP

I refer to my e-mails below.

Unfortunately, I have not received the refund of the co-payment within the legislated 30-day period, neither have you advised me by when I can expect the refund.

I hereby declare a dispute and wish this matter to be referred to the Disputes Committee.

Please advise what the process is for the submission of my complaint to the Disputes Committee and send the relevant documentation to me.

Thanking you for your assistance.

Regards

Member Name

Membership Number

(Remember to attach the two e-mails, copy of prescription, and receipt)

If you do not receive a response from the Principal Officer, or you need assistance with your dispute, contact Claims Hound at:

help@claimshound.co.za

If the medical scheme approved product is out of stock at the Designated Service Provider (DSP) and the dispensed substitute is more expensive.

What to do at the pharmacy

Ask the pharmacist for a copy of the prescription (script) with a signed note that the approved medication was out of stock.

How to claim the co-payment from your scheme

Submit the copy of the prescription with the signed note, and your receipt to your scheme as soon as possible as an attachment to the draft e-mail below.

Draft e-mail to be sent to your scheme's claims department.

(Substitute items marked in blue with your details.)

Dear Sir/Madam

Refund of co-payment for unavailable product from the scheme's DSP

My approved medication was not available at the scheme's DSP, and I had to pay a co-payment for the substitute product.

The scheme is responsible to ensure that their DSP has their approved medication in stock, and I cannot be penalised for the non-performance of the scheme's DSP.

I hereby request that the co-payment be refunded to me.

Please ensure that the refund is made to me since I already paid the pharmacist.

Attached hereto find a copy of the script, pharmacy note and receipt.

Please acknowledge receipt of this e-mail by return e-mail.

Advise by when I can expect the amount to be refunded to me.

Regards

Member Name

Membership Number

(Remember to attach the prescription with note and receipt)

If your co-payment has not been refunded to you within 30 (thirty) days of submitting your claim, then forward your original e-mail with the following added, to the Principal Officer*.

(Substitute items marked in blue with your details.)

For Attention: *The Principal Officer*

Dear Sir/Madam

Refund of co-payment for unavailable product from the scheme's DSP

The Scheme has not paid the refund in respect of the shortfall I had to pay the DSP as per my e-mail below, within the legislated 30-day period.

If the refund is not made within 14 days hereof, I request that the matter be referred to the Dispute Committee for adjudication.

Please acknowledge receipt of this e-mail by return e-mail.

Regards

Member Name

Membership Number

(Remember to attach the e-mail, copy of prescription with note, and receipt)

* Use the following link to obtain the details of your scheme's Principal Officer:

<https://www.medicalschemes.co.za/regulated-entities/medical-schemes-in-south-africa/>

If you do not receive your refund within 14 days of your e-mail, then forward the original and reminder e-mails to the Principal Officer of your scheme with the following added.

(Substitute items marked in blue with your details.)

For Attention: The Principal Officer

Dear Sir/Madam

Refund of co-payment for unavailable product from the scheme's DSP

I refer to my e-mails below.

Unfortunately, I have not received the refund of the co-payment within the legislated 30-day period, neither have you advised me by when I can expect the refund.

I hereby declare a dispute and wish this matter to be referred to the Disputes Committee.

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Member Name

Membership Number

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Ask your doctor, pharmacist, broker, financial adviser, insurer, medical scheme, administrator etc. to give you advice where required.

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publications@claimshound.co.za.

Thank you for your support!