



Claims Hound

WE GET MEDICAL SCHEME & INSURANCE CLAIMS PAID
AND TREATMENTS APPROVED

WHAT TO DO IF A DSP DOES NOT HAVE YOUR APPROVED MEDICINE

*Empresa Publications (Pty) Ltd
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*help@claimshound.co.za
www.claimshound.co.za*

If your scheme's Designated Service Provider (DSP) does not have the medication approved by your scheme in stock, and the pharmacy needs to substitute it resulting in a co-payment for you, you must claim the co-payment back from your scheme.

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 and pharmacy 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.

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 with note, 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 .

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

Should you find any omission or mistake, or wish to have more topics covered, kindly advise the authors at

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Thank you for your support!