

## Netcare Medical Scheme Guide to transplant claims submission process

### Who we are

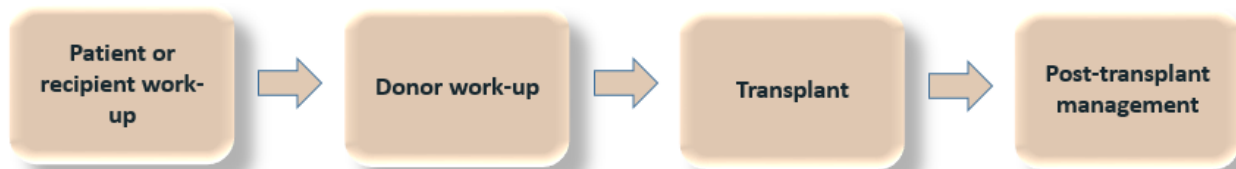
Netcare Medical Scheme registration number 1584, is registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as “the administrator”) is a separate company and an authorised financial services provider (registration number 1997/013480/07), which takes care of the administration of your membership of Netcare Medical Scheme.

### How we pay costs related to a transplant

This document explains how we pay for pre-transplant investigations, the transplant procedure and post-transplant care approved as a Prescribed Minimum Benefit (PMB).

### Understanding how the transplant claims process works

For simplicity, and to streamline the process, we have identified four definite steps that must take place for a transplant, as illustrated below:



Netcare Medical Scheme will only pay for treatment that is included in the benefit definition without using the member’s day-to-day benefits. The information below describes each step in the claims process.

The process to have the patient or recipient’s accounts paid is different to the process for the donor accounts. We explain these two processes separately.

### Patient or recipient work-up

Netcare Medical Scheme will pay for the appropriate, approved work-up costs for the recipient and the donor.

### Getting work-up accounts paid as a Prescribed Minimum Benefit

- To ensure claims are funded correctly as Prescribed Minimum Benefits, it is important that all healthcare providers submit claims with the approved ICD-10 codes
- These claims can be submitted by email to [claims@netcaremedicalscheme.co.za](mailto:claims@netcaremedicalscheme.co.za)
- Proof of payment must be submitted if these claims have been paid for upfront.

## **If we have paid approved accounts from the day-to-day benefits**

In this case, we will pay the amounts back into the day-to-day benefits retrospectively. If the member paid the accounts upfront, we will pay the money back in to the member's bank account if proof of payment is submitted with the claim. If the service provider has not been paid yet, we will pay the provider directly.

## **Donor work-up**

### **Paying the accounts**

- Once a suitable or compatible donor is found, and where appropriate, the transplant coordinator will send us the donor's full name and ID number. We will pay for the tests that are necessary to be done before the surgery to harvest the donor's organ (including X-rays, ECG and blood tests) retrospectively once the transplant surgery has been done.
- Netcare Medical Scheme will only approve and pay for one donor work-up.
- The donor does not have to be a member of the Netcare Medical Scheme. We pay these accounts from the Hospital Benefit.
- In the event that the donor later becomes unsuitable, a letter of motivation is needed from the treating doctor for review by our clinical panel. We will notify the member of the outcome of the review.

### **Getting the donor accounts to us so we can pay them correctly**

- Make sure the accounts are clearly marked as "Donor account".
- Ensure that the donor's full name and ID number reflects on the account.
- Please email the accounts to us to [claims@netcaremedicalscheme.co.za](mailto:claims@netcaremedicalscheme.co.za) for payment of the accounts.

## **The transplant**

### **Hospitalisation costs for the transplant surgery is paid from the member's Hospital Benefit.**

We will pay for the transplant procedure in-hospital from the Hospital Benefit. Members can call us on **0861 638 633** for an authorisation number and we will explain the details of payment at the same time.

## **Post-transplant management**

### **Certain treatment needed after the transplant surgery can also qualify for payment as a Prescribed Minimum Benefit**

After the transplant surgery, treatment is needed as part of ongoing management of the condition. The condition being treated can be a Prescribed Minimum Benefit (PMB) or be part of the basket of care for that PMB. This may include tests or investigations, chronic medicine and consultations.



## Contact us

You can call us on **0861 638 633**, or visit the website on [www.netcaremedicalscheme.co.za](http://www.netcaremedicalscheme.co.za) for more information.

## Complaint process

You may lodge a complaint or query with Netcare Medical Scheme directly on **0861 638 633** address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the Netcare Medical Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes on the following details for assistance.

**Physical address:** Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157

**Telephone:** 0861 123 267

**Email:** [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za)