

# MEDI BRIEF

FEBRUARY 2016

## AGM – please save the date!

Our forty-seventh Annual General Meeting will take place at 10am on 18 May 2016 at the Auditorium, 18th floor, 55 Marshall Street, Johannesburg. Members will receive the official notice with the March MediBrief.

## Admin checklist for an upcoming procedure

There is a lot to think about before having a procedure done. The following information describes the process with your Scheme prior to a procedure being done.

### Authorisation

You need authorisation for certain procedures, treatments and hospitalisation.

To get authorisation, please phone the Call Centre as soon as you know about the procedure. Without authorisation the Scheme will not fund the services (only emergencies can be authorised 48 hours after the event). Please supply the following information:

- Membership number
- Date of admission
- Name of the patient
- Name of the hospital (or practice) and the practice number
- Type of procedure or operation, the diagnosis CPT code and the ICD-10 codes (obtainable from the doctor)
- The name of your doctor or service provider and the practice number

For more information about the authorisation process, please refer to your Benefit Guide or contact the Call Centre.

*Subscribe to receive SMS services.*

*We can then SMS your authorisation number when it's issued, and a reminder a day before your procedure.*

### Pre-assessment of the costs

Let us help you understand the financial impact of your procedure with a pre-assessment of the costs.

This will give you a good estimate of what the Scheme will fund and how much you would have to pay out of your own pocket.

### What to do in the case of high co-payments

Some healthcare professionals charge well above the Scheme Reimbursement Rate (SRR). However, try to negotiate with your doctor, as some members have managed to get their doctors to drop their charges by 10%-60%, with some agreeing to charge at the SRR.

### When can I request a pre-assessment?

The Scheme only needs a couple of days to process and send you the pre-assessment. If you, however, request the pre-assessment a few weeks ahead of the event, it gives you enough time to renegotiate with your health care professional, or to find an alternative provider.

### What information do I need for the pre-assessment?

- Before we can work on the pre-assessment, we first have to **create an authorisation** – we can initially work with a provisional date – just to make sure you qualify for the procedure.

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- Ask your doctor for a **breakdown of the cost** per code, for the expected anaesthetic time and who the attending anaesthetist will be. Your doctor might charge at the SRR, but the anaesthetist may not. If prostheses are included in the procedure, please make sure that you also submit the Nappi (product) code. The pre-assessment will reflect the individual cost of what your provider charges against what the Scheme will reimburse.
- Complete and **submit the Pre-Assessment form** (available from the Call Centre or on [www.angloms.co.za](http://www.angloms.co.za) > Info Centre > Downloads > Applications).

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*The pre-assessment is only an estimate as the anaesthetic time, supplies needed or the procedure itself might change during the event.*

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### What does GAP cover on the Managed Care Plan mean?

GAP cover does not mean that all costs are covered. GAP pays up to a maximum of 230% of the Scheme Reimbursement Rate for specialist services in hospital, excluding pathology, radiology and auxiliary services (230% = 100% SRR + additional 130% of SRR).

## Participate in our member survey!

We are conducting a member survey and invite you to participate. Your answers and feedback will enable us to further improve the Scheme's service to you. Completing the survey should only take you 10 minutes. You can stand the chance of winning an iPad or grocery shopping vouchers of the same value! You will receive the survey as you receive your statements – by email or post. The electronic survey should be in your inbox already, the post is on its way to you now. Don't miss the deadline – complete the survey as soon as possible!

## Vaccines: The flu shot

Anglo Medical Scheme recommends a yearly flu vaccine, especially for high-risk persons, in order to decrease the risk of severe flu. The people who are at high risk of serious complications from flu include young children, pregnant women, people with chronic health conditions like asthma, diabetes or heart and lung disease, and people 65 years and older. Vaccination is also important for healthcare workers and other people who live with, or care for high-risk people.

### How effective is the flu vaccine?

The flu vaccine is the single best way to prevent the flu. However, protection is never 100%, and some people can still get the flu after being vaccinated. How well the flu vaccine works can vary, depending on who is being vaccinated (their age and health status) and the type of influenza viruses in the vaccine compared with that in the community. But, even if you contract the flu, the vaccine can provide protection against severe complications from the flu.

### When should I get the flu shot?

Ideally, you should get the vaccine a couple of weeks before winter sets in. March and April are ideal flu vaccination months. Ask your pharmacist when they expect the new vaccines to arrive.

### How does Anglo Medical Scheme cover the flu vaccine?

#### Standard Care and Managed Care Plan:

One vaccine and one consultation (for your GP or pharmacist to administer the vaccine) will be paid out of the Scheme risk pool for every beneficiary per year. The costs for the vaccine and the consultation will not affect your benefit limits or Medical Savings Account.

**Value Care Members** also qualify for a flu vaccine. Remember you can only get the vaccine at a **Prime Cure clinic or doctor**.

### Where can I get vaccinated?

**GPs and pharmacies** offer flu vaccinations. Professional services for the administration of the vaccine might be an additional charge. Should you be concerned about any complications or side effects please consult your GP.

If you have any questions about how we pay for flu vaccinations, please email us at [member@angloms.co.za](mailto:member@angloms.co.za) or phone **0860 222 633**.



Visit [www.angloms.co.za](http://www.angloms.co.za) to learn more about your Scheme and benefits.

Find all previous MediBrief editions in the Info Centre > MediBrief Archive.

#### Member Queries:

**Value Care Plan:** 0861 665 665, [anglo@primecure.co.za](mailto:anglo@primecure.co.za)

**Standard and Managed Care Plan:** 0860 222 633, [member@angloms.co.za](mailto:member@angloms.co.za)

**Claims:** [claims@angloms.co.za](mailto:claims@angloms.co.za)