

Cover for diagnostic endoscopies 2026

Who we are

Retail Medical Scheme (referred to as 'the Scheme'), registration number 1176, is a non-profit medical scheme, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to as "the Administrator"), is a separate company who is registered as an authorised financial services provider (registration number 1997/013480/07), administers the Scheme.

Contact us

You can call us on **0860 101 252** or visit www.retailmedicalscheme.co.za for more information.

Overview

Endoscopies – also called scopes – are used to investigate certain medical and surgical conditions like gastric ulcers, reflux and infections. You can have a scope done in your doctor's rooms or your doctor may prefer to do it in-hospital or at a day-clinic facility.

This document tells you how we fund scopes in 2026. When we refer to scopes and how we cover them, we refer to four diagnostic scopes namely gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy. These are all used to investigate the digestive system. This document also explains how we fund scopes that are done in-hospital and scopes done out-of-hospital in the doctor's rooms.

Please note that scopes used to investigate other body systems do not form part of this benefit.

How we cover endoscopies, at a glance

Scopes done in-hospital

Where scopes are done in-hospital or at a day-clinic, a co-payment of R5 950 will apply to the hospital account. For members on the Essential Option, the co-payment will be paid by you. If the co-payment amount is higher than the amount charged for the healthcare service, you will have to pay for the cost of the healthcare service. For members on Essential Plus Option, the co-payment will be paid from your available day-to-day benefits. If the co-payment amount is higher than the amount charged for the healthcare service, the entire amount will fund from your available day-to-day benefits.

We pay the balance of the hospital account and all the other approved accounts that are related to the procedure from your Hospital Benefit up to the Scheme Rate (SR). You must let us know beforehand and preauthorise your scope.

The scope co-payment or upfront amount does not apply in an emergency or for children aged 12 and under. If it is an emergency, you must let us know as soon as you can after you are admitted, and within at least 48-hours.

Scopes performed at a facility in the Day Surgery Network

On both Essential and Essential Plus Options, should you have your scope done outside of the Day Surgery Network, other than in the doctor's rooms, you will have to pay an upfront amount of R7 250.

Where a co-payment or upfront amount is applicable, and the scope is performed outside of the Day Surgery Network, only the higher of the co-payment or upfront payment will apply. If the upfront amount is higher than the amount charged for the procedure, you will have to pay for the cost of the healthcare service.

In the case of an emergency, no upfront payment applies if you use a facility outside the network. The Day Surgery Network list can change at any time. You may go to www.retailmedicalscheme.co.za or call **0860 101 252** to find the nearest accredited facility to you.

A clinical exception process applies to all cases with complex presentations, and those procedures that may require an extended length of stay. You will be transferred to an appropriate facility, where required.

Scopes done in-hospital for a defined list of procedures

Where the scope is used as part of a defined list of approved in-hospital procedures, the co-payment or upfront amount on the hospital account will not apply. When you preauthorise your procedure, we will advise you whether you can expect to pay a co-payment, depending on what procedure you are having done. This will depend on the codes given by your doctor. If these codes change, the co-payment or upfront amount may change, so it is important to keep us informed about changes to the codes.

We pay for scopes done in the doctor's rooms with no upfront payment

No co-payment or upfront amount applies for scopes done in the doctor's rooms. We pay the cost of the scope from your Hospital Benefit up to the Scheme Rate (SR). We will pay healthcare professionals who we have a payment arrangement with in full. If you use a healthcare professional, we do not have an agreement with, you will have to pay the difference if they charge more than what we pay.

Even if your scope is performed in the doctor's rooms, you must let us know beforehand and preauthorise your scope. Visit www.retailmedicalscheme.co.za to find a list of the Scheme's Designated Service Providers.

We cover scopes as a Prescribed Minimum Benefit (PMB) under certain conditions

We provide coverage for endoscopies as a Prescribed Minimum Benefit (PMB) for certain conditions. If the endoscopy report confirms the diagnosis of a PMB condition, any applicable co-payment will be waived. You or your doctor must send us the endoscopy report confirming the diagnosis. To submit the endoscopy report for PMB review, please follow the steps below:

Step 1 – Submitting the Scope Report for Retrospective PMB Review

Please submit the endoscopy report confirming the PMB diagnosis via email to clinicalhelp@retailmedicalscheme.co.za

Step 2 – Reimbursement

If the PMB diagnosis is confirmed, we will reimburse the endoscopy co-payment to you (upon receipt of proof of payment) or to the facility.

You must contact us to preauthorise your scope as soon as possible

When you are having a planned scope, it is important to call us at least 48 hours before the procedure. We cover scopes in-hospital, day clinic or in the doctor's rooms, depending on your chosen benefit option. When you call us, we will confirm your benefits and tell you how we will pay your accounts.

Queries or complaints process

You may lodge a query or complaint with the Scheme directly on **0860 101 252** or 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 Scheme's internal disputes process. You can find information about the disputes process on www.retailmedicalscheme.co.za.

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

Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 / 0861 123 267 / complaints@medicalschemes.co.za / www.medicalschemes.co.za