

## Claims submission guide to transplants

### Who we are

Retail Medical Scheme (referred to as 'the Scheme'), registration number 1176, is a not-for-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (registration number 1997/013480/07) administers Retail Medical Scheme (referred to as the "Administrator"). Discovery Health (Pty) Ltd is a registered financial services provider.

### Contact us

You can call the Scheme on **0860 101 252** or log in to [www.retailmedicalscheme.co.za](http://www.retailmedicalscheme.co.za) for more information.

### How the Scheme pays costs related to a transplant

This document explains how the Scheme pays 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 steps that must take place for a transplant, as illustrated below:



The Scheme will pay from the Core Benefit for treatment that is included in the benefit definition, without using your day-to-day benefits.

The information below describes each step in the claims process. The process to have the patient or the recipient's accounts paid is different to the process for the donor accounts. We explain these two processes separately.

### Patient or recipient work-up

Retail Medical Scheme will pay for the appropriate, approved work-up costs for the recipient.

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

- To ensure claims are funded correctly as PMB, it is important that all healthcare providers submit claims with the approved ICD-10 codes.
- Claims may be submitted using electronic submission channels. Alternatively, paper claims may be submitted by email to [claims@retailmedicalscheme.co.za](mailto:claims@retailmedicalscheme.co.za)
- Please submit proof of payment if you have already paid the claims.

## Claims payments

If you have paid the accounts upfront and proof of payment is submitted with the claim, the Scheme will make a refund to your bank account.

If the service provider has not been paid yet, and has a payment arrangement with the Scheme, we will pay the provider directly.

If the Scheme has paid approved accounts from your day-to-day benefits, we will retrospectively adjust the claims when you provide information that the claims are related to the transplant and PMB-related.

## Donor work-up

Once a suitable or compatible donor is found, and where appropriate, the transplant coordinator will send the donor's full name and ID number to the Scheme.

Should an approved donor later become unsuitable, a letter of motivation is required from the treating doctor, for review by the Scheme's clinical panel. We will notify you of the outcome of the review.

## Paying the accounts

- The Scheme 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.
- The Scheme will only approve and pay for **one** donor work-up.
- If the donor is not a member of the Scheme, we pay the donor accounts on an exception basis, (outside of the normal claims process).

## Submitting the donor accounts to the Scheme, so we can pay them correctly

- Make sure the accounts are clearly marked as "Donor account approved as ex gratia"
- The donor's full name, ID and the recipient's Retail Medical Scheme membership number must be clearly indicated on the account.
- Please email the accounts to us on [EXGRATIA\\_APPROVED\\_CLAIMS@retailmedicalscheme.co.za](mailto:EXGRATIA_APPROVED_CLAIMS@retailmedicalscheme.co.za) for payment.

## The transplant

### The hospitalisation costs for the transplant surgery are paid from the Core Benefit

The Scheme pays the in-hospital costs for the transplant procedure from the Core Benefit.

You must call us on 0860 101 252 to preauthorise your care and treatment in the hospital. We will provide you with an authorisation number and explain the details of how claims will be paid at the same time.

## Managing treatment after the transplant

### Certain PMB treatment may also be needed after the transplant surgery

After the transplant surgery, treatment is required as part of ongoing management of the condition.

Your condition may be a Prescribed Minimum Benefit (PMB), and the treatment may be part of the basket of care for that PMB. This may include tests or investigations, chronic medicine, and consultations.

### Ensuring the post-surgery treatment is covered as a PMB

#### Chronic medicine

If you are already registered on the Chronic Illness Benefit for this condition, we need a copy of the prescription for the new medicine required. If not, you must apply for authorisation for funding of your post-surgery medicine as chronic medicine.

You and your doctor must complete a Chronic Illness Benefit application form, which you must send to the Scheme by email to [CIB\\_APP\\_FORMS@retailmedicalscheme.co.za](mailto:CIB_APP_FORMS@retailmedicalscheme.co.za).

We will review and approve the request, subject to certain criteria.

#### Consultations, tests, or investigations

For the Scheme to activate the post-transplant benefit, you must tell us that the transplant surgery has taken place by emailing [PMB\\_APP\\_FORMS@retailmedicalscheme.co.za](mailto:PMB_APP_FORMS@retailmedicalscheme.co.za).

## Where to get application forms

You can print the forms off our website by logging in to [www.retailmedicalscheme.co.za](http://www.retailmedicalscheme.co.za) or call us on 0860 101 252 to have the forms sent to you.

## To appeal a Decision

If we do not approve funding, you may appeal the funding decision by submitting additional clinical information for treatment that falls outside of the benefit definition.

## Queries or complaints process

You may lodge a query or complaint with Retail Medical 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 Retail Medical Scheme internal disputes process. You can find more information about the disputes process on [www.retailmedicalscheme.co.za](http://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](mailto:complaints@medicalschemes.co.za) / [www.medicalschemes.co.za](http://www.medicalschemes.co.za)