

Top 10 Medical Aid Tips for 2014

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Top 10 Medical Aid Tips for 2014

South Africans should not let unaffordable medical costs be a nagging concern. Work through these tips to make sure you and your family have adequate health cover.



1. **Decide if you need medical aid.** The medical schemes would, of course, like everyone and anyone to join a medical aid but if you are young and single you might not need full medical cover. A good hospital plan might be better. Those that DO need medical aid are those over 45, those with young children, those with ill health and / or chronic conditions.
2. **Find out if you have the right medical aid.** If your employer signs you up for a medical scheme you might not have a choice. For example, government employees MUST join the Gems medical scheme. But if you have an open medical aid such as Discovery, Genesis, Fedhealth, etc. you should shop around annually to make sure you stand to get the best benefits for your buck. Compare medical aids on this website.
3. **Cut the fat out of your medical aid.** You might have signed up for "perks" and "extras" that cost a lot of money but which you never use. Be ruthless. Cut your medical cover to what is necessary only.
4. **Find out if your medical aid is sufficient.** Find out at what rate your medical aid pays your benefits. Do they pay according to their own scale or will they pay the total account for a hospital stay, for instance, with no questions asked?
5. **Consider taking out gap cover.** If your medical aid pays according to "scheme rates" or any other benchmark other than the total bill then you should consider taking out gap cover to ensure that you are covered for the difference between what the medical scheme pays and the total bill.
6. **Examine your hospital plan.** Due to the high cost of belonging to a medical scheme, many South Africans opt to have a hospital scheme instead. Important tip: Preferably take out a hospital plan with a medical aid rather than an insurance company. You are much better covered that way because certain rules about minimum benefits apply to medical aids that do not apply to insurance companies.

7. **Keep in touch with your medical aid or hospital plan provider.** Have help centre numbers ready in a prominent place. Whenever you go to a new doctor, specialist or other health care professional, or before checking into hospital, notify your medical aid first
8. **Make sure your health provider (doctor, pharmacist, specialist, etc) has all the correct details about your medical aid membership.**
9. **Keep your medical aid card or details with you at all times.**
10. If at any time during the year you feel that your medical aid has short changed you or cheated or reneged on its responsibility to you as a paid up member, do not hesitate to lodge an appeal with the [Council for Medical Schemes](#).