What did Cura Administrators ask the Medical Schemes?

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| We experienced that it is not known to all our marketers and members, who the DSP for PMB conditions are, within and after the 3 months general waiting period. It will be appreciated if you could provide us with the information requested in the table below to ensure that our marketers are informed and can inform clients accordingly. We need the information on all your options please. Should there be a list of providers, please indicate that as such or attach such a list. **MEDICAL SCHEME:** | | |
| **OPTION** | **HOSPITAL DSP** | **PMB CHRONIC MEDICINE DSP** |

The replies CURA received from the medical schemes!!

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| **MEDICAL SCHEME:** | | | | **Bestmed** | | | | | |
| **OPTION** | **HOSPITAL DSP** | | | | | | **PMB CHRONIC MEDICINE DSP** | | |
| Beat1 | Any Private hospital but at government rates according to PMB guidelines as regulated by CMS | | | | | | Any pharmacy if approved by Bestmed | | |
| Beat2 | Any Private hospital but at government rates according to PMB guidelines as regulated by CMS | | | | | | Any pharmacy if approved by Bestmed | | |
| Beat3 | Any Private hospital but at government rates according to PMB guidelines as regulated by CMS | | | | | | Any pharmacy if approved by Bestmed | | |
| Pace1 | Any Private hospital but at government rates according to PMB guidelines as regulated by CMS | | | | | | Any pharmacy if approved by Bestmed | | |
| Pace2 | Any Private hospital but at government rates according to PMB guidelines as regulated by CMS | | | | | | Any pharmacy if approved by Bestmed | | |
| Pace3 | Any Private hospital but at government rates according to PMB guidelines as regulated by CMS | | | | | | Any pharmacy if approved by Bestmed | | |
| Pace4 | Any Private hospital but at government rates according to PMB guidelines as regulated by CMS | | | | | | Any pharmacy if approved by Bestmed | | |
| Pulse1 | Any Private hospital but at government rates according to PMB guidelines as regulated by CMS | | | | | | Only pharmacies on  Primecure list | | |
| **MEDICAL SCHEME:** | | | | | **CompCare** | | | | | |
| **OPTION** | | **HOSPITAL DSP** | | | | | | **PMB CHRONIC MEDICINE DSP** | | |
| NetworX | | Private Hospital | | | | | | Any Pharmacy | | |
| Axis | | Private Hospital | | | | | | Any Pharmacy | | |
| Mumed | | Private Hospital | | | | | | Any Pharmacy | | |
| Symmetry | | Private Hospital | | | | | | Any Pharmacy | | |
| Dynamix | | Private Hospital | | | | | | Any Pharmacy | | |
| Pinnacle | | Private Hospital | | | | | | Any Pharmacy | | |
| NetworX (LIMS) | | State Hospital | | | | | | Dischem Pharmacy | | |
| Axis Efficiency Discount | | Netcare Hospital | | | | | | Dischem Pharmacy | | |
| Mumed Efficiency Discount | | Netcare Hospital | | | | | | Dischem Pharmacy | | |
| Symmetry Efficiency Discount | | Netcare Hospital | | | | | | Dischem Pharmacy | | |
| Dynamix Efficiency Discount | | Netcare Hospital | | | | | | Dischem Pharmacy | | |
| Pinnacle Efficiency Discount | | Netcare Hospital | | | | | | Dischem Pharmacy | | |
| **MEDICAL SCHEME:** | | | | | | Discovery | | | | | |
| **OPTION** | | | **HOSPITAL DSP** | | | | | | **PMB CHRONIC MEDICINE DSP** | | |
| All Options | | | | | | KeyCare Hospitals and State facilities | | | | | |
| Once a member's 3-month general waiting period is expired and they have access to the Prescribed Minimum Benefit they can receive treatment at any state facility and Keycare Hospital.  Our DSP’s for In Hospital PMB’s are as follow:   The KeyCare network list of hospitals   Delta Network Hospital List   All specialist and Doctors that have a payment arrangement with us. There is no list that I can send to you. These Dr’s details are available on the find a Doctor tool on the website | | | | | | | | | | | |

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| **MEDICAL SCHEME:** | | **Fedhealth** | |
| **OPTION** | **HOSPITAL DSP** | | **PMB CHRONIC MEDICINE DSP** |
| BLUE DOOR | LIST OF NETWORK HOSPITALS | | MEDI RITE AT ALL TIMES |
| MAXIMA ENTRY ZONE | LIST OF NETWORK HOSPITALS | | MEDIRITE AT ALL TIMES |
| MAXIMA CORE | STATE FACILITY UNLESS INVOLANTARY, SERVICE NOT AVAILABLE WITHIN WAITING PERIOD, PRIVATE WHEN IN BENEFITS | | MEDIRITE AT ALL TIMES |
| MAXIMA BASIS | STATE FACILITY UNLESS INVOLANTARY, SERVICE NOT AVAILABLE WITHIN WAITING PERIOD, PRIVATE WHEN IN BENEFITS | | MEDIRITE AT ALL TIMES |
| MAXIMA STANDARD NET | LIST OF HOSPITAL NETWORKS | | MEDIRITE IN WAITING PERIOD AND OUTSIDE OF BENEFITS, PROVIDER OF CHOICE WITHIN BENEFITS |
| MAXIMA STANDARD | STATE FACILITY UNLESS INVOLANTARY, SERVICE NOT AVAILABLE WITHIN WAITING PERIOD, PRIVATE WHEN IN BENEFITS | | MEDIRITE IN WAITING PERIOD AND OUTSIDE OF BENEFITS, PROVIDER OF CHOICE WITHIN BENEFITS |
| MAXIMA EXEC | STATE FACILITY UNLESS INVOLANTARY, SERVICE NOT AVAILABLE WITHIN WAITING PERIOD, PRIVATE WHEN IN BENEFITS | | PROVIDER OF CHOICE IN AND OUT OF BENEFITS |
| MAXIMA PLUS | STATE FACILITY UNLESS INVOLANTARY, SERVICE NOT AVAILABLE WITHIN WAITING PERIOD, PRIVATE WHEN IN BENEFITS | | PROVIDER OF CHOICE IN AND OUT OF BENEFITS |
| ULTIMA 200 | STATE FACILITY UNLESS INVOLANTARY, SERVICE NOT AVAILABLE WITHIN WAITING PERIOD, PRIVATE WHEN IN BENEFITS | | MEDIRITE WHILE IN WAITING PERIOD AND OUT OF BENEFITS. PROVIDER OF CHOICE WITHIN BENEFITS |
| ULTIMA 300 | STATE FACILITY UNLESS INVOLANTARY, SERVICE NOT AVAILABLE WITHIN WAITING PERIOD, PRIVATE WHEN IN BENEFITS | | PROVIDER OF CHOICE IN AND OUT OF BENEFITS |
| ULTIMAX | STATE FACILITY UNLESS INVOLANTARY, SERVICE NOT AVAILABLE WITHIN WAITING PERIOD, PRIVATE WHEN IN BENEFITS | | PROVIDER OF CHOICE IN AND OUT OF BENEFITS |

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| **MEDICAL SCHEME:** | | **KeyHealth** | |
| **OPTION** | **HOSPITAL DSP** | | **PMB CHRONIC MEDICINE DSP** |
| Platinum | Any Private Hospital | | Clicks, Dischem etc (HIV – First Care Courier) |
| Gold | Any Private Hospital | | Clicks, Dischem etc (HIV – First Care Courier) |
| Silver | Any Private Hospital | | Clicks, Dischem etc (HIV – First Care Courier) |
| Equilibrium | Any Private Hospital | | Clicks, Dischem etc (HIV – First Care Courier) |
| Essence | Any Private Hospital | | Clicks, Dischem etc (HIV – First Care Courier) |
| Origin | Mediclinic, Netcare, LifeHealth & NHN | | Clicks, Dischem, Medirite, Virtual Care or Medipost Courier Pharmacy |
| **MEDICAL SCHEME:** | | Liberty Health | |
| **OPTION** | **HOSPITAL DSP** | | **PMB CHRONIC MEDICINE DSP** |
| Only a DSP in place for the EDO (Select) options - STATE | | | |
| The rest have preferred providers, i.e. please see page 25 of the member guide | | | |
| EDO (Select) | | Page 62 & 63 provides a list of hospitals and day clinics | |
| All other options | | | |

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| **MEDICAL SCHEME:** | | | | | | | **Medshield Medical Scheme** | | | | | | | |
| **OPTION** | | | **HOSPITAL DSP** | | | | | | | | **PMB CHRONIC MEDICINE DSP** | | | |
| All Options | | | | | | | Netcare Hospitals | | | | | | | |
| All Options | | | Lifehealthcare Hospitals | | | | | | | | Pharmacy Direct | | | |
| All Options | | | NHN- National Hospital Network | | | | | | | | Clicks Direct Medicine | | | |
| All Options | | | All State Hospitals | | | | | | | | Pick N Pay Pharmacy | | | |
| All Options | | | Clinic Group | | | | | | | | Dischem Pharmacy | | | |
| All Options | | | Lenmed Group | | | | | | | | Medirite Pharmacy | | | |
| All Options | | | Joint Medical Hodlings | | | | | | | | Clicks Dispending Pharmacy | | | |
| All Options | | | A specific list of 27 Mediclinics hospitals | | | | | | | | Scriptpharm | | | |
| All individual contracted pharmacist available on the Medshield web site | | | | | | | | | | | | | | |
| **MEDICAL SCHEME:** | | | | | **Momentum Health** | | | | | | | |
| **OPTION** | **HOSPITAL DSP** | | | | | | | | **PMB CHRONIC MEDICINE DSP** | | | |
| Ingwe | State | | | | | | | | State | | | |
| Access | State | | | | | | | | State | | | |
| Custom | State | | | | | | | | State | | | |
| Incentive | State | | | | | | | | State | | | |
| Extender | State | | | | | | | | State | | | |
| Summit | State | | | | | | | | State | | | |
| **MEDICAL SCHEME:** | | | | | | | **Pharos Medical Scheme** | | | | | | | |
| **OPTION** | | | **HOSPITAL DSP** | | | | | | | | **PMB CHRONIC MEDICINE DSP** | | | |
| Footprint Primary | | | \*PP – Life, Netcare, NHN, Clinix. DSP = State | | | | | | | | Mediscor | | | |
| Footprint Comprehensive | | | \*PP – Life, Netcare, NHN, Clinix. DSP = State | | | | | | | | Mediscor | | | |
| Active Saver | | | \*PP – Life, Netcare, NHN, Clinix. DSP = State | | | | | | | | Mediscor | | | |
| Paladin Comprehensive | | | Any Private Facility | | | | | | | | Mediscor | | | |
| Rainbow Plus | | | Any Private Facility | | | | | | | | Mediscor | | | |
| Rainbow Comprehensive | | | Any Private Facility | | | | | | | | Mediscor | | | |
| \*PP = Preferred Provider | | | | | | | | | | | | | | |
| **MEDICAL SCHEME:** | | | | | | **Profmed** | | | | | | | |
| **OPTION** | | **HOSPITAL DSP** | | | | | | | | **PMB CHRONIC MEDICINE DSP** | | | |
| ProPinnacle | | None | | | | | | | | Profmed Pharmacy Network | | | |
| ProSecure Plus | | None | | | | | | | | Profmed Pharmacy Network | | | |
| ProSecure | | None | | | | | | | | Profmed Pharmacy Network | | | |
| ProActive Plus | | None | | | | | | | | Profmed Pharmacy Network | | | |
| ProActive | | None | | | | | | | | Profmed Pharmacy Network | | | |
| **MEDICAL SCHEME:** | | | | | | | | **Selfmed** | | | | | | | |
| **OPTION** | | | | **HOSPITAL DSP** | | | | | | | | **PMB CHRONIC MEDICINE DSP** | | | |
| Selfmed Med Scheme – all options | | | | STATE | | | | | | | | DISCHEM PHARMACY  PICK N PAY PHARMACY  CLICKS DIRECT MEDICINE  SCRIPTWISE | | | |

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| **MEDICAL SCHEME:** | | **Spectramed** | |
| **OPTION** | **HOSPITAL DSP** | | **PMB CHRONIC MEDICINE DSP** |
| All Options: | Life Healthcare Group | | Optipharm |
| Cobalt | Melomed (Western Cape) | | Or |
| Azure | Folateng Hospitals | | MediRite Pharmacies |
| Capri | | Dept of Health Western Cape | |
| Cyan | | | |
| Aqua | | | |
| Dialysis treatment | National Renal Care | | As above |
| HIV/Aids related treatment | As above | | One Health Managed Care (iaw Optipharm) |

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| **MEDICAL SCHEME:** | | **Resolution Health** | |
| **OPTION** | **HOSPITAL DSP** | | **PMB CHRONIC MEDICINE DSP** |
| Resolution – Foundation | Netcare & NHN | | Netcare & NHN |
| Hospital | Any Provider | | Any Provider |
| Progressive Flex | Netcare & NHN | | Netcare & NHN |
| Classic | Any Provider | | Any Provider |
| Mellenium | Any Provider | | Any Provider |
| Supreme | Any Provider | | Any Provider |

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| **MEDICAL SCHEME:** | | | **Sizwe** | | | |
| **OPTION** | **HOSPITAL DSP** | | | | **PMB CHRONIC MEDICINE DSP** | |
| Full Budget Option | As per the attached list | | | | As per the attached list – preferred providers Dischem and Clicks | |
| Affordable Option | As per the attached list | | | | As per the attached list – preferred providers Dischem and Clicks | |
| Primary Option | As per the attached list | | | | As per the attached list – preferred providers Dischem and Clicks | |
| **MEDICAL SCHEME:** | | | | **Topmed** | | | |
| **DSP FOR PMB WITHIN WAITING PERIOD** | | | | | | | |
| **OPTION** | | **HOSPITAL DSP** | | | | **PMB CHRONIC MEDICINE DSP refer to pg 16 of member guide for more details** | |
| Traditional | | State | | | | List of courier and Retail Pharmacies | |
| Professional | | State | | | | List of courier and Retail Pharmacies | |
| Savings | | State | | | | List of courier and Retail Pharmacies | |
| SavingsPlus | | State | | | | List of courier and Retail Pharmacies | |
| Network | | State | | | | Care Cross Network Providers | |
| Hospital | | State | | | | List of courier and Retail Pharmacies | |
| **DSP FOR PMB AFTER WAITING PERIOD** | | | | | | | |
| Traditional | | Any Hospital | | | | List of courier and Retail Pharmacies | |
| Professional | | Any Hospital | | | | List of courier and Retail Pharmacies | |
| Savings | | Any Hospital | | | | List of courier and Retail Pharmacies | |
| SavingsPlus | | Any Hospital | | | | List of courier and Retail Pharmacies | |
| Network | | Any Hospital | | | | Care Cross Network Providers | |
| Hospital | | Any Hospital | | | | List of courier and Retail Pharmacies | |

What are the Hollard / Ambledown / Cura Administrator’s policy with regards to the payment of penalties or the shortfalls for not using a DSP for PMB conditions whilst hospitalized?

**Rules to consider in the administration of our Gap and similar augmentation schemes.**

It is our belief that it is important that we continue to provide for the unexpected charges above what a medical scheme may pay for major medical expenses, either due to high tariffs charged for in-hospital procedures or the limitations or co-payments for certain procedures that one did not expect to undergo. We must however not undermine the medical scheme’s approach to reducing utilisation by imposing certain conditions. We believe the following provisions should be considered as conditions.

1. Where a co-payment is charged because no pre-authorisation was granted by the medical scheme and where such pre-authorisation is a condition by the medical scheme for a major medical procedure, we will not pay the benefit. This also applies to a co-payment resulting from no pre-authorisation and the use of a hospital which is not part of the schemes DSP. However, if the scheme requires a co-payment regardless of whether pre-authorisation was granted or not, then we will (if appropriate cover is in place) pay the benefit.

2. Where no pre-authorisation was provided by the Medical Scheme for a procedure and no benefit is paid by the Medical Scheme and a higher tariff was charged by a practitioner, then we will pay the tariff above what the scheme would have paid, had the member complied with the conditions of the Medical Scheme.

3. No benefit is available for PMB medication or any other medication in the form of a Gap cover or a Co-payment waiver.