



A MESSAGE FROM THE SCHEME



Dear Medshield Member,

Welcome to the latest edition of our newsletter! We hope you are keeping warm as we dive into the heart of winter. As always, your well-being remains our top priority here at Medshield. We want to express our gratitude for your continued support and loyalty.

In recent news, you may have heard about the National Health Insurance (NHI) Bill being signed into law by President Cyril Ramaphosa. While the bill aims to achieve universal health coverage in South Africa, we want to reassure you that there is no impact on your Medshield membership. We have shared our concerns about the bill's current form, and we will continue to monitor and engage with any developments related to the NHI. Rest assured, our dedication to providing you with quality healthcare remains unwavering.

With tax season upon us, we understand the importance of having all your documents in order. We will explore valuable information on how to easily access your medical tax certificate, ensuring you can file your taxes accurately and on time.

We are also thrilled to announce improvements to our Provider Network Locator. This issue covers more about the upgraded tool that utilises advanced geolocation technology to help you find healthcare providers more efficiently, saving you valuable time on your healthcare journey.

We have significantly improved our refund claims process to streamline the process and enhance security. Our article outlines the simple steps to successfully claim a refund, ensuring a hassle-free experience when settling accounts with your healthcare providers.

It is crucial to keep your personal information, especially your email address, up to date for effective communication. Find out why regular updates are essential and how they help us provide timely and accurate information regarding your healthcare coverage and benefits.

Addressing healthcare fraud, waste, and abuse is a priority for us. Discover what constitutes these actions, their impact on the community, and how we are taking steps to combat them. You can also play a role in protecting the integrity of our healthcare system.

Thank you for being a valued member of Medshield Medical Scheme. Your health and satisfaction are at the core of everything we do, and we are excited to continue this journey with you.

Healthy regards,
Medshield Medical Scheme

Prepare for Tax Season

Access Your Medical Tax Certificate Anytime, Anywhere



As we approach tax season, taxpayers must have all their critical documents in order. One essential document you'll need is your medical tax certificate. This certificate is vital for accurately filing your taxes and ensuring you receive the appropriate deductions related to your medical expenses. Medshield understands the importance of convenience and accessibility and offers several efficient ways for members to obtain their tax certificates.

ACCESSING YOUR MEDICAL TAX CERTIFICATE

Medshield has made it incredibly easy to access your medical tax certificate through multiple platforms, ensuring that you have the necessary documents at your fingertips when needed.

Here's how you can get your medical tax certificate:

- **Medshield Website**

1. Registration - Start by registering on the Medshield website. Visit www.medshield.co.za and click on the 'login' button. If you still need to create an account, you will need to set up a new username and password.
2. Accessing Certificates - Once registered, log in using your credentials. Navigate to the member login zone, where you can access both your tax and member certificates.

- **Medshield App**

1. Download and Register - The Medshield App is available on

iOS and Android platforms. If you have already registered on the Medshield website, you can use the same username and password to log in to the app. If you still need to register, you can create a new username and password on the app, which will be usable for both the app and the website.

2. 24/7 Convenience - The app provides a user-friendly interface, enabling you to manage your healthcare needs 24/7. You can access your tax and member certificates and handle other healthcare-related tasks.

WHY YOUR MEDICAL TAX CERTIFICATE MATTERS

The medical tax certificate from Medshield is vital for several reasons:

- It details the medical expenses you can claim as deductions, potentially reducing your taxable income and resulting in a lower tax bill.
- It ensures you comply with South African tax laws by accurately documenting your medical expenses.
- It serves as a crucial record for your personal files, helping you stay organised and prepared for any audits or queries from the tax authorities.

Remember, having your medical tax certificate on hand can significantly impact your tax filing process, providing peace of mind and potential savings.

DISCOVER THE ENHANCED MEDSHIELD PROVIDER NETWORK LOCATOR

Making Healthcare Access Easier for You



We are thrilled to introduce a significant enhancement to the Medshield Provider Network Locator. This enhancement is designed to empower our valued members by simplifying your healthcare journey and providing you with the most convenient access to our network of healthcare providers. With this tool, you have the power to find healthcare providers that best meet your needs, all from the comfort of your home.

WHY ENHANCE THE PROVIDER NETWORK LOCATOR?

We aim to use advanced geolocation technology to create a seamless, user-friendly experience for our members. We recognise the importance of finding the right healthcare provider quickly and efficiently, especially in times of need. By improving this tool, our goal is to offer assistance that saves you time and enhances your overall experience with Medshield.

YOUR BENEFIT

Here are some key benefits that the enhanced Medshield Provider Network Locator brings to you:

- **Ease of Access** - You can access the Provider Network Locator through our website. Simply select the Menu option, click “Medshield Networks” under the Members column, or find it directly from the home page by scrolling down to the Benefit Options and clicking the stethoscope icon.
- **Detailed Provider Information** - Once on the Network Provider Locator page, select your preferred Benefit Option and view the network. By clicking on any blue Medshield location pin on

the map, you will see comprehensive details about the provider, including their name, telephone number, street address, practice number, and network group.

- **Location-Based Search** - The tool enables you to search for providers based on your current location, province, or a combination of province and city. The map automatically zooms into the selected area, making it easier to find nearby providers.
- **User-Friendly Navigation** - You can re-centre the map to your location or reset your search criteria anytime, ensuring a hassle-free experience.

HOW IT MAKES YOUR LIFE EASIER

This enhancement is all about making your life simpler and more convenient. Whether you need to find a specialist or a general practitioner, the Medshield Provider Network Locator has all the necessary information at your fingertips. No more spending hours searching for contact details or addresses. You can find the nearest providers and access their complete contact information with just a few clicks.

By using this tool, you can make informed decisions about your healthcare quickly and effortlessly. The improved Provider Network Locator enhances access to healthcare providers and boosts overall satisfaction.

We are committed to continuously improving our services to meet your needs better. Try the new Medshield Provider Network Locator today and experience the convenience and efficiency it brings to your healthcare journey.

MEDSHIELD REFUND CLAIMS

What You Need to Know



Medshield introduced a streamlined process for refund claims in February 2023, to enhance security and efficiency. This process ensures that legitimate refund claims are processed swiftly while minimising the risk of errors.

As a reminder, we outline the steps to successfully claim a refund when you've settled an account with a healthcare provider:

STEPS TO CLAIM A REFUND

- **Obtain Proper Documentation:**
 1. Receipt from the Provider: Ensure you receive an official receipt from your healthcare provider detailing the services rendered and the amount paid.
 2. Payment Machine Receipt: If you paid via a card, obtain the payment machine receipt as proof of transaction.
 3. EFT Statement: If you made an electronic funds transfer (EFT), keep a copy of the bank statement showing the payment to the healthcare provider.
- **Avoid Invalid Proofs of Payment:**
 1. PAID stamps and documents showing only a NIL balance are not accepted as valid proof of payment. Ensure your documentation clearly shows the transaction details. (e.g. your card receipt or EFT proof of payment)

- **Submit Your Claim:**

1. Compile all the necessary documentation.
2. Attach the account showing your membership number and the relevant proof of payment.

- **Send Your Claim:**

1. Claims can be submitted electronically via the Medshield member portal or mailed to the Medshield at member@medshield.co.za.
2. Ensure all documents are clear and legible to avoid delays in processing.

- **Follow Up:**

1. After submitting your claim, you will receive various email and sms communication confirming receipt and details of the claim and payment thereof.

IMPORTANCE OF ACCURATE CLAIMS

Submitting accurate and complete documentation is crucial for a smooth refund process. Medshield's enhanced verification process protects members by reimbursing legitimate claims.

By following these guidelines, Medshield members can ensure their refund claims are processed efficiently. Proper documentation and following the correct submission process are key steps in this streamlined approach. Members are encouraged to contact Medshield's Contact Centre with questions or for further assistance on 086 000 2120 or email member@medshield.co.za.

THE IMPORTANCE OF KEEPING YOUR PERSONAL CONTACT INFORMATION UP TO DATE



In today's digital age, staying connected and informed is more crucial than ever. For Medshield's members, keeping your personal information, especially your email address, up to date is not just a matter of convenience - it's a vital aspect of your healthcare management. Here's why regularly updating your personal information is essential for the Scheme and, more importantly, for you as a valued member.

TIMELY COMMUNICATION

Emails are a primary method of communication between Medshield and its members. Whether it's notifications about policy changes, distributing your membership statements, updates on benefits, or important health alerts, it's crucial to have your correct email address on file to ensure timely and accurate information delivery. This ensures you never miss out on critical updates that could affect your healthcare coverage and benefits.

EFFICIENT CLAIMS PROCESSING

Accurate personal details expedite the claims process. When your information is current, it reduces the risk of errors or delays in processing your claims. This means faster reimbursement and more efficient resolution of issues, providing a smoother service experience.

ENHANCED SECURITY

Ensuring your contact information is current is critical for protecting your personal data. If we detect any unusual activity or need to verify a transaction, having your current email address and telephone number allows us to contact you promptly, which can help prevent potential fraud or unauthorised access to your membership. Your security is our top priority; staying in touch is key to that protection.

EMERGENCY SITUATIONS

In case of emergencies, having the correct contact information is paramount. Whether it's reaching out to you quickly regarding a sudden change in policy or providing urgent health-related updates, having your latest email ensures that you are always in the loop, no matter the situation.

IMPROVED MEMBER EXPERIENCE

At Medshield, we are committed to providing the best possible service to our members. Accurate contact information allows us to tailor our communications and services to meet your needs better. Whether through personalised emails or targeted health campaigns, we strive to enhance your overall member experience.

HOW TO UPDATE YOUR INFORMATION

Updating your information with Medshield is quick and easy. Here's how you can do it:

- 1. Medshield Website** - Log into your member portal on the Medshield website. Navigate to the personal information section and update your details.
- 2. Customer Service** - Contact our contact centre team via phone or email, and they will assist you in updating your records.
- 3. Medshield App** - Use the Medshield mobile app to manage your information on the go.

Keeping your personal information, especially your email address, up to date with the Scheme is fundamental for effective communication, efficient service delivery, and enhanced security. It ensures you receive timely updates and can fully benefit from all our services and programmes. Please take a moment today to verify your details and help us continue providing you with the exceptional healthcare support you deserve.

A CALL TO ACTION

Cracking Down on Medical Aid Fraud, Waste, and Abuse



Healthcare fraud, waste, and abuse pose significant challenges to medical aid systems' integrity, impacting members and providers. Understanding what constitutes these actions and how they affect the entire community is crucial in combating this growing issue.

WHAT IS MEDICAL AID/HEALTHCARE FRAUD, WASTE, AND ABUSE?

Healthcare fraud, waste, and abuse encompass various deceptive practices that undermine healthcare systems' financial sustainability and trust, including submitting false claims, over-servicing, identity theft, and inappropriate billing methods.

EXAMPLES OF FRAUD, WASTE, AND ABUSE

Recent investigations have revealed the widespread occurrence of member refund fraud. This involves individuals using loopholes to claim reimbursements for services that were not provided or necessary. Furthermore, medical scheme members and healthcare professionals are involved in fraudulent activities by fabricating ailments, holding multiple memberships, and claiming services that are not rendered.

THE IMPACT ON HONEST MEMBERS

The consequences of these illegal activities have far-reaching effects. Honest members end up bearing the burden through higher premiums and reduced benefits. Each fraudulent claim increases costs, depleting resources for genuine medical needs.

HOW MEMBERS CAN HELP

Members are crucial in preventing healthcare fraud, waste, and abuse. By staying vigilant and informed, individuals can help protect the integrity of their medical aid schemes.

Here's how:

1. **Stay Informed:** Research and learn more about common fraudulent practices and their impact on the healthcare system.
2. **Review Statements:** Review your medical aid statements regularly for discrepancies or unfamiliar charges.
3. **Report Suspicious Activity:** If you suspect fraud, waste, or abuse, please report it promptly. Your vigilance can help prevent further exploitation of the system.

REPORTING CHANNELS

Medshield Medical Scheme provides multiple avenues for reporting suspected fraud, waste, and abuse:

- **Call:** Dial the toll-free number 0800 112 811 to report directly to the whistleblower hotline.
- **SMS:** Send an SMS to 33490 to submit your report anywhere in South Africa.
- **Online:** Report via the dedicated online platform at www.whistleblowing.co.za.
- **Email:** Send your report privately to information@whistleblowing.co.za.
- **App:** Download the secure Whistleblowers app from Google Play or the Apple App Store to guide you through the reporting process.
- **Post/Fax/WhatsApp:** Alternate options include sending a letter, faxing your report, or messaging via WhatsApp.

A COLLECTIVE IMPACT

Every report is crucial. By speaking out against fraud, waste, and abuse, members contribute to a healthier and more sustainable healthcare system. Remember, reports can be made anonymously or confidently, ensuring whistleblowers' protection. Together, let's make a stand against fraud, waste, and abuse in healthcare.

ADDRESSING GUM DISEASE

Medshield's Periodontal Programme



UNDERSTANDING THE IMPACT

Healthy gums should be firm with a pinkish colour. When you brush your teeth, look at your gums to assess its colour and tendency to bleed. If your gums are red, swollen and bleed easily while brushing, flossing, or eating hard food, then you might be showing signs of gum disease.

If good oral hygiene is not maintained, you may develop plaque which is a colourless, sticky film that forms on your teeth and eventually builds up between the gums and the teeth. Gum disease starts when harmful bacteria in the plaque begin to grow, causing the gums surrounding the tooth to become inflamed. If left untreated, gum disease can advance to periodontitis, a condition which affects the gums and bone that support the teeth. Periodontitis is a leading cause of tooth loss and is also linked to chronic diseases like diabetes and heart disease.

WARNING SIGNS OF GUM DISEASE

The warning signs of gum disease include the following:

- Swollen gums that bleed easily
- Sores in the mouth
- Persistent bad breath
- Pus between the gums and teeth
- Gums that are pulling away from the teeth
- Loose teeth

HOW TO PREVENT GUM DISEASE

Add these good oral hygiene habits to your routine to prevent gum disease:

- Make it a habit to rinse your mouth with water after every meal or snack.
- Brush your teeth in the morning and at night with a soft brush and fluoride toothpaste.
- Floss to clean between your teeth. Do this once daily or at a minimum three times a week.
- Limit sweets, sugary foods, and sugar-filled drinks – make water your main drink.
- If you smoke or vape, try to quit. Speak to your dentist about smoking cessation options.
- Visit your dental healthcare professional once every six months for a dental check-up and professional cleaning.

TREATMENT FOR ADVANCED GUM DISEASE

If you have advanced gum disease, your dental healthcare professional will work out a periodontal treatment plan that includes sessions of scale and polish, and root planing. This treatment focuses on cleaning the pockets around the teeth to prevent bacteria from further damaging the surrounding bone.

THE MEDSHIELD PERIODONTAL PROGRAMME

To access benefits* for periodontal treatment, you must be registered with the Medshield Periodontal Programme.

To apply for the periodontal programme, your dental healthcare professional must submit an authorisation request that includes a full treatment plan, the CPI score, recent X-rays showing the affected areas as well as a maintenance plan for the remainder of the benefit year. This authorisation request can be submitted to member@medshield.co.za.

Periodontal treatment requires several follow-up visits. Your dental healthcare professional will discuss this with you. It is important that you do not miss these planned follow-up visits as the benefit for periodontal treatment is only valid if the approved treatment plan is followed.

*BENEFIT FOR PERIODONTAL TREATMENT

- **MediBonus, MediPlus Prime & MediPlus Compact:** The benefit for periodontal treatment is available to members registered with the Medshield Periodontal Programme subject to an authorised treatment plan. Treatment is covered from the dental limit for specialised dentistry.
- **MediValue Prime and MediValue Compact:** The benefit for periodontal treatment is available to members registered with the Medshield Periodontal Programme subject to an authorised treatment plan. Treatment is covered from the day-to-day limit.
- **PremiumPlus and MediSaver:** The benefit for periodontal treatment is available to members registered with the Medshield Periodontal Programme subject to an authorised treatment plan. Treatment is covered from the personal savings account (PSA).
- **MediPhila, MediCore and MediCurve:** There are no benefits for periodontal treatment on these options.

DIRECTORY OF **MEDSHIELD** PARTNERS

SERVICE	PARTNER	CONTACT DETAILS
Ambulance and Emergency Services	Netcare 911	Contact number: 086 100 6337 (+27 10 209 8011) for members outside of the borders of South Africa
Chronic Medicine Authorisations and Medicine Management	Mediscor	Contact number: 086 000 2120 (Choose relevant option) or contact +27 10 597 4701 for members outside the borders of South Africa Facsimile: 0866 151 509 Authorisations: medshieldauths@mediscor.co.za
Dental Authorisations	Denis	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa - Crowns/Bridges and Dental Implant Authorisations email: crowns@denis.co.za - Periodontic Applications email: perio@denis.co.za - Orthodontic Applications email: ortho@denis.co.za - Plastic Dentures email: customercare@denis.co.za In-Hospital Dental Authorisations email: hospitalenq@denis.co.za
Diabetes Care Programme	Medshield	Contact number: 086 000 2120 (+27 10 597 4701) for members outside the borders of South Africa Facsimile: +27 10 597 4706 email: Diabetesdiseasemanagement@medshield.co.za
Disease Management Programme	Medscheme	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa email: diseasemanagement@medshield.co.za
Disease Management Care Plans	Mediscor	Contact number: 086 000 2120 (+27 10 597 4701) for members outside of the borders of South Africa Facsimile: +27 10 597 4706 email: pmbapplications@medshield.co.za
HIV and AIDS Management	HaloCare	Contact number: 086 014 3258 (Mon - Fri: 07h30 to 16h00) Facsimile: +27 086 570 2523 email: medshield@halocare.co.za
HIV Medication Designated Service Provider (DSP)	Pharmacy Direct	Contact number: 086 002 7800 (Mon to Fri: 07h30 to 17h00) Facsimile: 086 611 4000/1/2/3 email: care@pharmacydirect.co.za
Hospital Authorisations	Medscheme	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa email: preauth@medshield.co.za
Hospital Claims	Medscheme	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa email: hospitalclaims@medshield.co.za
Oncology Disease Management Programme (for Cancer treatment)	ICON and Medscheme	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa email: oncology@medshield.co.za Medshield has partnered with the Independent Clinical Oncology Network (ICON) for the delivery of Oncology services. Go to the ICON website: www.cancernet.co.za for a list of ICON oncologists
Optical Services	Iso Leso Optics	Contact number: 086 000 2120 (+27 10 597 4701) for members outside of the borders of South Africa Facsimile: +27 11 782 5601 email: member@isoleso.co.za

MEDSHIELD HEAD OFFICE

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MEDIPHILA CONTACT CENTRE

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MEDSHIELD CONTACT CENTRE

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email: member@medshield.co.za

MEDSHIELD MEDICAL SCHEME CONTACT CENTRE **OPERATING HOURS**

Monday – Thursday: **8:15am to 17:00pm**
Friday: **8:30am to 17:00pm**