

# Specialist networks

## Why does Medihelp have specialist networks?

Visiting network specialists can help you to contain out-of-pocket expenses. The specialist networks are available to members of all Medihelp benefit options, and support the provision of quality healthcare.

## What is the difference between the nominated and contracted specialist networks?

	Nominated	Nominated for the following procedures: Ophthalmological, endoscopic and ear, nose and throat procedures, removal of skin lesions, dental procedures and circumcisions	Contracted
<b>Services</b>	Applicable only to PMB services, in and out of hospital	Applicable to the listed PMB and non-PMB services performed in a day procedure network facility	Applicable to PMB and non-PMB services, in and out of hospital
<b>Contracted</b>	Specialists are not contracted but are nominated to participate in the network on the grounds of their cost-effectiveness	Specialists are not contracted but are nominated to participate in Medihelp's day procedure network facilities	Specialists are contracted with Medihelp to charge agreed tariffs
<b>Applicable specialist disciplines</b>	All consulting and surgical specialist practices <b>except</b> paediatric, general and orthopaedic surgeons as well as general physicians	ENT specialists maxillofacial and oral surgeons, obstetricians, gynaecologists, ophthalmologists, orthopaedic surgeons, physicians, plastic and reconstructive surgeons, urologists	Only paediatric, general and orthopaedic surgeons as well as physicians

## How do I find a network specialist?

Find network specialists at [www.medihelp.co.za](http://www.medihelp.co.za), the Member Zone or app or phone our Call Centre on 086 0100 678.

## Hospital networks

All Medihelp members must use the day procedure network for ophthalmological, endoscopic and ear, nose and throat procedures, removal of skin lesions, dental procedures and circumcisions to avoid a 35% co-payment. Members of the network benefit options must receive procedures other than the listed procedures to be performed in the day procedure network, at network hospitals, as network specialists are matched to these hospitals to coordinate care. Always make sure that the network specialist you select still operates at the hospital/day procedure network.

## How does Medihelp pay specialists?

Medihelp pays your specialists' accounts for consultations and treatment according to your Medihelp benefit option. PMB services are paid in full, but where co-payments are applicable, these may not be paid from a medical savings account. Please consult your benefit guide for details.

Benefit option	Out-of-hospital benefit	In-hospital benefit
 <b>Necesse Network</b>	Available benefit for specialist services A Necesse network GP must refer a beneficiary to a specialist to avoid a 35% co-payment	100% of the contracted/scheme tariff/medicine price/cost
 <b>Unify Savings</b>	Savings account	
 <b>Prime2 Savings</b> (network and non-network)	Paid from the 15% savings account first and then from the available day-to-day benefit amount Prime 2 Network: A network GP must refer a beneficiary to a specialist to avoid a 35% co-payment	
 <b>Prime1 Hospital plan</b> (network and non-network)	Paid from the available day-to-day benefits Prime 1 Network: A network GP must refer a beneficiary to a specialist to avoid a 35% co-payment	
 <b>Prime3 Comprehensive</b> (network and non-network)	Paid from the 10% savings account first and then from the available day-to-day benefit amount Prime 3 Network: A network GP must refer a beneficiary to a specialist to avoid a 35% co-payment	
 <b>Elite Comprehensive</b>	Paid from the 10% savings account first and then from the available day-to-day benefit amount (Subject to overall annual day-to-day limit)	
 <b>Plus Comprehensive</b>	Available day-to-day benefit amount	

## Payment is made in one of the following ways, depending on your specialist's arrangement with the Scheme:

- The specialist submits a claim to Medihelp and Medihelp pays the specialist. If the specialist's fee exceeds the scheme tariff, you are liable to pay the balance to the specialist.
- The specialist requests payment upfront from you. You can then submit the account to Medihelp for a refund in terms of your available benefits.
- The specialist submits a claim to Medihelp and Medihelp pays its contribution to you with the instruction that you should settle the account in full with the specialist.