

Specialist networks

Why does Medihelp have specialist networks?

Visiting specialists in the network of nominated specialists for prescribed minimum benefits (PMB) services and the contracted network of surgeons with whom tariffs for PMB and non-PMB services have been negotiated 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.

Tip: Phone your specialist's rooms before you make an appointment and enquire about their fees. This will ensure that you know exactly how much you will have to pay from your own pocket, if anything. You can also negotiate a reduced fee with your specialist or arrange payment terms.

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

	Nominated	Contracted
Services	Applicable only to PMB services, in and out of hospital	Applicable to PMB and non-PMB services, in and out of hospital
Contracted	Specialists are not contracted but are nominated to participate in the network on the grounds of their cost-effectiveness	Specialists are contracted with Medihelp to charge agreed tariffs
Applicable specialist disciplines	All consulting and surgical specialist practices except paediatric surgeons and general surgeons	Paediatric surgeons, general surgeons, orthopedic surgeons and physicians only

How do I find a network specialist?

You can find the lists of all Medihelp's network specialists, providers, hospitals and day surgeries on our website at www.medihelp.co.za or download Medihelp's smartphone app for members (available on Google Play Store and iStore). You can also phone our Call Centre on 086 0100 678.








Network benefit options, specialist networks and hospitalisation

Network benefit options have their own hospital networks and network specialists are matched to these hospitals to coordinate care. Always make sure that the network specialist you select operates at your network hospital. Members of the network options who do not use network specialists who operate in network hospitals will have to make a 35% co-payment on the hospital account.

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How does Medihelp pay specialists?

Medihelp pays your specialists' accounts for consultations and treatment according to your Medihelp benefit option. Please consult your benefit guide for details.

Benefit option	Out-of-hospital benefit	In-hospital benefit
 Necesse Network	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
 Unify Savings	Savings account	
 Prime2 Savings <small>(network and non-network)</small>	Paid from the 15% savings account first 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	
 Prime1 Hospital plan <small>(network and non-network)</small>	Available day-to-day benefit amount Prime 1 Network: A network GP must refer a beneficiary to a specialist to avoid a 35% co-payment	
 Prime3 Comprehensive <small>(network and non-network)</small>	Paid from the 10% savings account first 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.	
 Elite Comprehensive	Paid from the 10% savings account first Available day-to-day benefit amount (Subject to overall annual day-to-day limit)	
 Plus Comprehensive	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.