

Emergencies



Medical emergencies

No one plans for an emergency, but that doesn't mean you shouldn't be prepared. Make sure you know what to do in case of an emergency.

Phone Netcare 911 at **082 911**

Netcare 911 will evaluate the situation and dispatch emergency transport.



Remember to attach your Netcare 911 sticker to the rear window of your vehicle, and save their number under "Ambulance" on your cell phone.

mySOS app

Download the mySOS app on your smartphone and link it to Netcare 911 to assist you in case of an emergency.

1 Download the mySOS Netcare 911 app.

2 Indicate Medihelp on the app as your provider

3 Load your emergency contacts

Medical emergency

- Open the app
- The app's GPS will send your location to your emergency contacts
- The app will send an alert to Netcare 911's control centre

Arrive safely

(when cycling, walking and driving)

- Enter your arrival time
- The app tracks you
- The app sends a map and your location to emergency contacts if you are not your on time

What is a medical emergency?

Services received at emergency units are funded from available benefits for consultations, except when the emergency is certified by the doctor and approved by Medihelp as a prescribed minimum benefit (PMB) condition. To qualify for PMB, the emergency must fit the following definition:

According to the Medical Schemes Act, 1998 (Act No 131 of 1998); an emergency is defined as:

"The sudden and unexpected onset of a health condition that requires immediate medical and/or surgical treatment, where failure to provide such treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's life in serious jeopardy."

Emergency room visits

If a visit to an emergency room requires neither immediate treatment nor admittance to hospital after a patient was examined by an ER doctor, the treatment will be viewed as a visit to an emergency room and not as a medical emergency. The visit will be covered from the option's consultation benefits (if applicable) and facility fees are not covered.

Register an emergency hospital admission

If admitted to hospital in an emergency, it must be registered on the next working day by phoning **086 0200 678** and quoting the following information:

- Membership number
- Details of the patient, hospital and doctor
- Diagnostic and procedure codes
- Admission date and time

Medicine prescribed at the ER

Approved chronic medicine dispensed at the ER will be paid from the chronic medicine benefits available on the benefit option.

If acute medicine is provided, Plus, Elite and Prime range members will qualify for the following available benefits:

- 100% of the MMAP when generic medicine is used.
- 80% of the MT if original medicine is used when no generic medicine is available.
- 70% of the MMAP if original medicine is voluntarily used although generic medicine is available.

On Prime 2 and Unify, these benefits will be paid from the available savings account funds. Necesses members must collect their medicine from a Medihelp Preferred Pharmacy, pay cash and claim back from Medihelp. The claim will qualify for 80% of the benefits, paid from your available out-of-network benefits.

Benefits for ER visits

Although most emergency rooms (ER) are situated at a hospital, they do not form part of the hospital. The emergency unit is owned by general practitioners and therefore operates like a private practice which is also open after hours. An emergency hospital admission can be done directly from the ER in which case hospital benefits will apply.

If your condition does not fit the definition for a PMB which necessitates immediate life-saving treatment, your treatment will be regarded as a normal consultation and paid from your available day-to-day benefits (if applicable) at the Medihelp tariff. You will be responsible for additional fees such as after-hours fees which the doctor on call may charge.

If you are a Necesses member, 80% of the benefits will be paid from your available out-of-network benefits.

If the emergency doesn't qualify for PMB, the doctor may require you to pay for your treatment upfront. You can submit the doctor's invoice and your proof of payment to Medihelp to be reimbursed from available funds if your benefit option offers benefits for consultations. Should medicine be dispensed at the emergency facility, it will not be funded from the to take out-medicine (TTO) benefit.

An ER facility fee might be charged by the hospital where the ER is located. This is a separate account from the doctor's bill and does not qualify for benefits.

086 0100 678
www.medihelp.co.za