

SAVE LIFE MEDICAL AID



COMMONLY ASKED QUESTIONS BY MEMBERS

INTRODUCTION



Save life Medical Aid is very conscious of serving its members with pride, effective and efficient service. The medical aid is prepared to stand by its members every step of the way to ensure that their treatment plans are undertaken professionally through our Customer Care Department and that their claims are paid promptly

The following are some of the most common questions that existing members and potential members normally ask about medical aid and the answers are provided below. We sincerely hope the answers will help guide you and your registered dependents on how to benefit from being a valued member of Save life Medical Aid:

QUESTION & ANSWER



Question

What do I do if a Specialist or a General Doctor gives me a quote for a particular procedure?

Answer

Specialists are normally the ones that give members quotations for procedures on request from the patient. This procedure is followed so that the patient can ascertain if Save life Medical Aid will cover the service being provided by the Service Provider, and if so, what amount will be covered and what amount will be a short fall once the patient has paid the full amount up-front direct to the specialist

QUESTION & ANSWER



Therefore all members should consult our Customer Care Department who will advise them accordingly as follows:

- a) Whether the specialist is registered in Zimbabwe & charging to the AHFOZ Tariff (in which case there will be no co- payments/shortfalls payable)
- b) If the specialist or doctor is “Cash Practicing”, then the patient would pay the whole amount upfront and Save life Medical Aid will refund to the AHFOZ tariff and regrettably shortfalls could be significant

QUESTION & ANSWER



Question

Why should I register with one General Practitioner?

Answer

Your General Practitioner gets to know his/her patients and can treat them properly. Your regular GP will know your history and allergies. He or she will have record of past illnesses or accidents and these conditions may be relevant years later even if you have forgotten

QUESTION & ANSWER



Question

What do I do if my General Practitioner is away?

Answer

It is incumbent on your GP to provide medical cover for his or her patients at all times and even after hours! If your GP is away he/she will either have a locum or will have made arrangements for a colleague to step in whilst he/she is away

QUESTION & ANSWER



Question

What do I do if I am in a different city and need treatment urgently?

Answer

When members fall sick away from their home station (different city), they can produce their valid medical cards to the nearest Service Provider on the list provided and they will not be turned away. Some of these health service providers will call our Customer Care Department for clearance or authorization

QUESTION & ANSWER



Question

I travel to a lot of different locations in the country, should I then register with a GP in each city?

Answer

NO. It is preferable that you register with one GP in your home area, even if you spend most of the week in another area

QUESTION & ANSWER



Question

I am a female patient registered with a male general practitioner but I prefer to see a female general practitioner for gynecological problems. What do I do in this situation?

Answer

This should not present any challenges. Explain this to your male GP who will transfer you to his female colleague. Referrals are not just for specialists. GPs can refer to each other. Besides your GP will then have a record of your problem as his colleague will inform him of the outcome of your gynecological problem. Do not be afraid to get your GP to refer as he will not take any offense and will be kept informed.

QUESTION & ANSWER



Question

What should I expect from my General Practitioner?

Answer

Your GP will respect your right to confidentiality and will not discuss your problem with others. You are expected to have an appropriate examination at each visit and you should be kept informed of your problems. Your doctor is expected to explain your problems to you and you have every right to ask for a full explanation.

QUESTION & ANSWER



When you visit a doctor's room for treatment you will be asked to complete a claim form and sign it. This form will accompany you and your medical history card (held initially by the doctor's reception staff) into your doctor's consulting room for his/her completion.

Your doctor should examine you and determine your ailment and insert this on the form and thereafter either refer you for specialist treatment if it is necessary, or prescribe medication for treatment of the ailment.

QUESTION & ANSWER



Question

What should my General Practitioner expect from me?

Answer

Your GP expects you to be frank and fully explain your illness. Do not hide anything from your GP as all information may be relevant to your condition. Your doctor expects you to take any medication prescribed as he or she instructs. Failure to follow the instructions may cause further harm or prolong your illness. Your doctor will endeavor to prescribe the most effective drugs at a reasonable cost.

QUESTION & ANSWER



Should you have trouble taking any medication then you must tell your doctor in order that remedial action can be taken.

Should any member / employee or dependant decide not to take the medications whilst “Booked off sick” and this prolongs the illness, it could be classed as self negligence and quite apart from the fact that Save life Medical Aid can decline paying for all the costs associated with the illness, the **EMPLOYER** too may take action on the dishonest & insincere employee

QUESTION & ANSWER



Question

What should I expect from a Specialist?

Answer

Alternatively if your doctor requires a Specialist's intervention then he /she should then refer you to an appropriate Specialist by "report" together with the diagnostics report/s. Once the Specialist has completed his/ her treatment he/she should then refer the patient back to the G.P with a covering report explaining the position.

QUESTION & ANSWER



NB Specialists should not be consulted by patients “off the street” they should always be referred from a G.P.’s room. Also Specialists should not be consulted for all types of general ailments/ illnesses that fall under the normal jurisdiction of a G.P., especially if the ailment is outside the “Specialist’s discipline.”

Patients must visit their G.P for all previous and new ailments for diagnosis and determination first, unless the G.P in consultation with the Specialist, believes that the illness is perennial/persistent and can be followed up by the Specialist following previous treatment by the Specialist.

QUESTION & ANSWER



Question

Can a member see a Specialist without a referral?

Answer

NO. All specialist treatments must be referred to by your General Practitioner.

QUESTION & ANSWER



Question

Do all referrals mean I have to see a Specialist?

Answer

Not necessarily, there are many general practitioners who have special interests and training in certain fields. Your GP may refer you to a colleague who can deal with your problem

QUESTION & ANSWER



Question

Can I insist on seeing a Specialist?

Answer

Patients should not demand to see a Specialist, although they are entitled to their opinion provided this is sought through their G.P. A request for a second opinion will usually be granted. If you are unhappy with your GP's diagnosis, then ask for a second opinion and he or she should accede to that request.

QUESTION & ANSWER



Question

If I see a Specialist can I expect to be treated by him from then on?

Answer

Not necessarily. Patients are not expected to stay with Specialists, they should be treated for the condition for which they were referred and then return to the GP for continued maintenance therapy as long as the condition is stable and approved by the Specialist.

However there are many conditions for which a Specialist needs to see the patient on a regular basis.

QUESTION & ANSWER



Question

If I'm under the care of a Specialist and have a different problem should I stay with my Specialist?

Answer

NO. You are supposed to see your GP and if your GP feels that your illness is associated with the problem for which you were referred, he or she will then refer you back to the Specialist.

QUESTION & ANSWER



Question

Where do I go if I need drugs?

Answer

There are pharmacies which display the sign “**SAVE SAVE MEDICAL AID ACCEPTED HERE**” and these are participating pharmacies. If you have a chronic condition (a condition that requires you to take regular medicine every month) then you will be able to have your medicine dispensed from the appropriate pharmacies, making a small co payment. Remember you need to have your ID and membership CARD/ details with you and be up to date with your monthly contributions. Acute drugs can also be obtained the same way as the chronic drugs.

QUESTION & ANSWER



Question

What is a co payment **REQUESTED BY A PHARMACIST?**

Answer

This is the amount that would be required from the member by the Pharmacy. The Pharmacy will claim the majority of the payment from Save life Medical Aid and the request is usually 10% of the overall cost, though this will depend on your limits and the type of medicine required.

QUESTION & ANSWER



Question

What must I do if I am not sure about some medicine?

Answer

It is important to talk to your General Practitioner or Pharmacist if your query is on what the medicine will do for you. If it's a question of cost and the award you will be given, you must check with Save life Medical Aid before purchasing the drug and we will guide you accordingly.

QUESTION & ANSWER



Question

How can I safeguard my annual limits for drugs?

Answer

Members should enquire from their doctor's whether they are able to have generic drugs as opposed to branded drugs in order to protect their drug limits.

Insisting on generic drugs can lessen your burden since generic drugs are significantly cheaper than the branded versions. Members should request their doctors to prescribe generic drugs where this is possible.

QUESTION & ANSWER



Question

What are generic drugs?

Answer

Generic drugs are copies of brand-name drugs that have exactly the same dosage, intended use, effects, route of administration, risks, safety, strength and performance characteristics as the original branded drug. In other words, their pharmacological effects are exactly the same as those of their brand-name counterparts.

QUESTION & ANSWER



Question

How can I safeguard my dental benefits?

Answer

Members are advised to get estimates or pro-forma invoices from their dentist before dental work is done. Members are advised to make sure that they understand what the dentist intends doing. ***IT IS YOUR RIGHT***

QUESTION & ANSWER



Question

How can I safeguard my overall limits?

Answer

At all times patients requiring X-rays, scans, or pathology for diagnostic reasons and thereafter an operation must contact Save life Medical Aid to get guidance on the sources to visit and who have accreditation (**preferably our members can use the facilities we own depending on the scheme they have selected**). Save life Medical Aid will strive to have direct communication with the surgeons so that costs are affordable thereby safeguarding the patient's overall annual limits.

QUESTION & ANSWER



Question

If I have got an emergency over the weekend or after working hours what should I do?

Answer

Your regular nominated G.P should be contacted or in any emergency proceed to the out patients in the hospital. The G.P at the hospital will then examine the patient, diagnose and prepare a treatment regime and discharge the patient or alternatively admit the patient to a ward and call an appropriate specialist. If your G.P is out of town he/she should have a locum doctor on stanby

QUESTION & ANSWER



Question

When should I expect to receive my medical aid card if I join?

Answer

You should expect to receive your medical aid card within 2 months of joining. However should you need to go to a general practitioner before your card is issued please make sure you obtain a confirmation of membership note from our Customer Care Department.

QUESTION & ANSWER



Question

What do I do if I lose my medical aid card?

Answer

Members should immediately advise Save life Medical Aid so that a duplicate can be issued at a minimal cost. In case the lost card is misused Save live Medical Aid will check that all claims submitted are legitimate and valid.

QUESTION & ANSWER



Question

What do I do if I want to upgrade or down grade from the scheme that I am on currently?

Answer

Please consult our Customer Care Department with a written note of your intentions. There is a waiting period of 3 months before the member is upgraded or downgraded. Our Customer Care Department will advise you on the way forward.

QUESTION & ANSWER



Question

What should I do if I want to become a Save life Medical Aid registered member?

Answer

You can contact our Sales Department on the following contact details:

Save life Medical Aid

no 2 Dendy road Avenue

Belvedere

Tel: 0242 740196/236/185

Email: admin@savelifemedicalaid.co.zw

SAVE LIFE MEDICAL AID



THANK YOU