



Guide to transplant claims submission process 2024.

This document explains how we pay for pre-transplant investigations, the transplant procedure, and post-transplant care approved as a Prescribed Minimum Benefit (PMB). We cover kidney, heart, or liver treatment relating to transplants as a Prescribed Minimum Benefit (PMB).

Who We Are.

SAB Medical Aid (the Scheme), registration number 1209, is the medical scheme. This is a not-for-profit organisation, registered with the Council for Medical Schemes and administered by 3Sixty Health (Pty) Ltd, registration number 1978/001109/07, an authorised financial services provider.

What is a Prescribed Minimum Benefit (PMB)

According to the Medical Schemes Act 131 of 1998 and its regulations, all medical schemes have to cover the costs related to the diagnosis, treatment, and care of an emergency medical condition, a defined list of 270 diagnoses, and a defined list of 27 chronic conditions. To access Prescribed Minimum Benefits, these rules apply:

- The member's medical condition must qualify for cover and be part of the defined list of prescribed Minimum Benefit conditions.
- The treatment needed must match the treatments in the defined benefits.
- The member must use healthcare providers in our network. This does not apply in emergencies. However, even in these cases, where appropriate and according to the scheme rules, the member may be transferred to a hospital or other service providers in our network once their condition has stabilised.

If the member's treatment does not meet the above criteria, we will pay up to the Scheme Rate. The member will have to pay the difference between what we pay and the actual cost of their treatment.

What is an emergency medical condition?

An 'emergency medical condition' is also just called an 'emergency'.

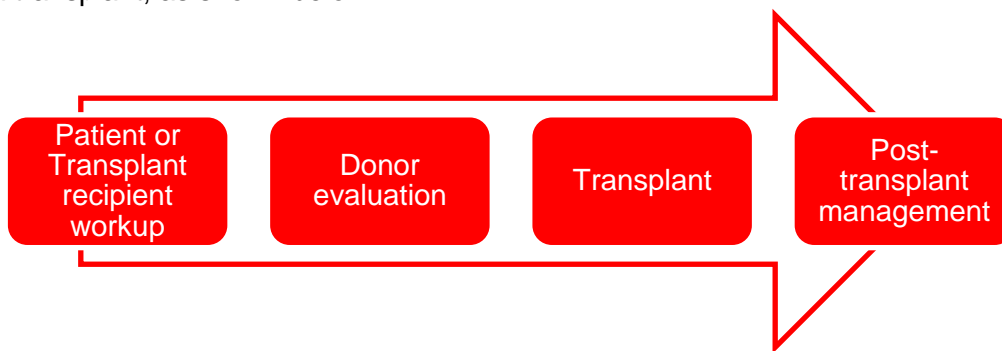
It is the sudden and, at the time, unexpected start of a health condition that needs immediate medical or surgical treatment. If the person does not get medical or surgical treatment, it would result in serious

impairment to bodily functions or serious dysfunction of a bodily organ or body part or it would place the person's life in danger.

An emergency does not necessarily need a hospital admission. We may ask for extra information to confirm the emergency.

Understanding how the transplant claims process works

To keep it simple and to streamline the process, we have identified four definite steps that must take place for a transplant, as shown below:



The information below describes each step in the claims process.

The process to have the patient or recipient's accounts paid is different to the process for the donor accounts. We explain these two processes separately.

Patient or Transplant Recipient Workup

SAB Medical Aid will pay for the recipient's appropriate, approved workup costs, which include:

- Consultations
Procedures
- Investigations, such as blood tests and X-rays
Medicine

Making sure we pay workup accounts as a Prescribed Minimum Benefit

- SAB Medical Aid will only approve and pay for one donor workup.
- To make sure we correctly pay claims as Prescribed Minimum Benefits, all healthcare providers must submit claims with the approved ICD-10 codes.
- Please submit the application to DRM@sabmas.co.za to activate the transplant benefit basket
- They can submit the claims by EDI or Email to claims@sabmas.co.za or by fax to 010 593 2062



- If the member paid these workup accounts upfront, they must submit proof of payment to us by email to claims@sabmas.co.za

If we initially paid the approved accounts from the member's day-to-day benefits.

In this case, we will pay the amounts back into the member's day-to-day benefits. If the member paid the accounts upfront, we will pay the money back into their bank account if they submit proof of payment with the claim. However, if we have not paid the service provider yet, we will pay the provider directly.

Donor Workup

Paying the accounts

- Once a suitable or compatible donor is found, where appropriate, the transplant coordinator will send us the donor's full name and ID number. We will pay for the procurement (collecting) of the organ and the tests that must be done before the surgery to harvest the donor's organ (including X-rays, electrocardiogram (ECG), and blood tests) as well as after the transplant surgery has been done.
- The donor does not have to be a member of SAB Medical Aid. We pay these accounts according to the PMB regulation on organ transplant

The Transplant

We pay the hospitalisation costs for the transplant surgery from the member's Hospital Benefit

We will pay for the transplant procedure from the Major Medical Benefit. Members can call us on 0860 002 133 for authorisation. We will also explain the details of payment when they call for authorisation.

Post-transplant Management.

Certain treatments needed after the transplant surgery may also qualify for payment as a Prescribed Minimum Benefit.

After the transplant surgery, the member will need treatment as part of the ongoing management of the condition. The condition being treated may be a Prescribed Minimum Benefit (PMB) and the treatment may be part of the basket of care for that PMB. This may include tests or investigations, chronic medicine, and consultations.



Contact Us.

You can call us on 0860 002 133 or visit www.sabmas.co.za for more information.

Complaints Process.

You may lodge a complaint or query with SAB Medical Aid by completing an online *Complaints* form at www.sabmas.co.za or address a complaint in writing directly to the Principal Officer. If your complaint remains unresolved, you may lodge a formal dispute by following the Scheme's internal dispute process on the SABMAS website.

Members who want to approach the Council for Medical Schemes for help may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 By email to complaints@medicalschemes.co.za or by phoning their Customer Care Centre on 0861 123 267

You can also visit their website at www.medicalschemes.co.za for more information.