

NON-NETWORK SPECIALISTS

PMB claims made easy



USE THE INFORMATION BELOW TO FACILITATE PAYMENT OF YOUR PMB CLAIMS AND SEE HOW GEMS MAY REVIEW YOUR PRESCRIBED MINIMUM BENEFITS (PMB) CLAIMS

For your PMB claim be paid at cost, the following is required:

- ✓ The **diagnosis** must be a PMB condition;
- ✓ The treatment / service provided must be PMB **level of care**; and
- ✓ The treatment / service must be provided by the GEMS **DSP** / network facility



The requirements above will not apply if:

- ✓ It is a qualifying medical emergency, or
- ✓ The DSP is not available within a reasonable distance, and / or
- ✓ The PMB service required is not available at the DSP, and / or
- ✓ The waiting period for the service at the DSP is deemed unreasonable.

In other words, where the use of a non-DSP is **involuntary** due to any of the above, funding will be at cost.

How does the PMB Retrospective Review Process work?

GEMS has a claims query process in place to retrospectively review unpaid/short paid claims for possible PMB eligibility. This review process takes the following into account:

- ✓ Is the provider on the **network**?
- ✓ Is the **ICD10** code a PMB?
- ✓ Was the event an **emergency**?
- ✓ Was the service PMB **level of care**?
- ✓ Was a **DSP accessible**?

This process has been extensively reviewed and is continuously monitored to ensure that feedback is provided as soon as possible.

What are the typical outcomes of this review process?



If the review process results in a **decline**, the claim will be paid at **100% of Scheme Rate**, with a reason given for the decision.

If the review process results in an **approval**, the claim will be paid in one of the following ways:

- If the service provider billed **300% or less** of the Scheme Rate, the claim will be paid **in full**.
- If the service provider billed **more than 300%** of the Scheme Rate, the final payment amount will be **negotiated** with the service provider.

How to appeal a decline

You may appeal if your claim for 'PMB at cost' is declined. All escalations and/or appeals should be submitted to enquiries@gems.gov.za

