

How to avoid co-payments

What is a co-payment?

Co-payments are portions of the cost of procedures or services provided by doctors that members will be responsible to pay. The co-payment can be a certain amount or a percentage of the total bill. These are amounts over and above a set rate that GEMS covers and is usually imposed when the Scheme's rules are not adhered to.

How can co-payments be avoided?

- **Use designated service providers (DSPs):**

A DSP is a healthcare provider or group of providers who have been selected by GEMS to provide members with the diagnosis, treatment and care in respect of medical conditions, including PMB conditions. For example, if you receive chronic medicine from any pharmacy other than your DSP pharmacy, you will have a 30% co-payment, even if the medicine you are claiming for is on the formulary.

- **Consult healthcare providers on the GEMS Network:**

GEMS has a network of healthcare providers consisting of General Practitioners (GPs), specialists, pharmacies, dentists and optometrists who have promised to deliver quality healthcare to GEMS members. Healthcare providers on the GEMS Network have committed to providing

excellent quality care to you at Scheme Rates and will not charge you any co-payments or additional costs. If a healthcare provider on the GEMS Network wants you to pay upfront or requests you to pay from your pocket, contact GEMS immediately on **0860 00 4367**. You should report any irregularities relating to healthcare providers on the GEMS Network to GEMS.

- **Use in-formulary medicine:**

A formulary is a list of cost-effective medicine which GEMS pays in full according to Scheme Rules. If your doctor or pharmacist prescribes medicine that is not on the GEMS Formulary (medicine list), you will have to pay the difference of what the medicine costs and what GEMS pays.

- **Use generic medicine:**

Where possible please ask your doctor or pharmacist for generic medicine. Generic medicine contains the same active ingredients as branded medicine and achieves the same therapeutic results, at a cost-effective rate.

- **Get pre-authorisation:**

If you plan to visit or be admitted to a hospital (outpatient or in patient) or to go for a scan, please let us know at least 48 hours before you go to hospital. For example, if you do not obtain pre-authorisation for your maternity admission, you will have to pay a co-payment of R1 000.

- **Use registered doctors:**

GEMS will not pay for claims for services provided by a healthcare provider who is not registered in terms of a relevant law (for example, if a doctor is not registered to practise medicine in South Africa, if a doctor has restrictions placed against them by GEMS (indirect payment) or if a doctor does not have written permission to perform remunerative work outside the Public Service). Speak to your doctor to ensure that your claims meet the necessary requirements before you send the claims to the Scheme or before you make use of the provider's services.

