

Claims Statement Explained



Statement Reference	1	A5360443780	Document Reference	2	520935899356	Statement Number	3	21	Statement Date	4	31-08-22
Member Number	5	000123456	Registration Date	6	01/01/2020	Membership Status	7	Active	Number of Dependants	8	00
Option:	9	RUBY	Mobile	10	0821234567	Email address	11	james_absamples@gmail.com			
Bank account details	12	FIRST NATIONAL BANK - 119*****222, Bank Branch Code - 250655									

- 1 Statement reference number:** Use this as a reference when querying a statement.
- 2 Document Reference:** This number is for internal (office use) only.
- 3 Statement number:** The number of statements you have received since joining GEMS.
- 4 Statement date:** This is the date the statement was issued.
- 5 Member number:** This is your GEMS membership number.
- 6 Registration date:** The date the beneficiary joined the medical scheme.
- 7 Membership Status:** This is the status of your GEMS membership, i.e. Active or Resigned.
- 8 Number of dependants:** This is the active number of dependants in your membership.
- 9 Option:** The option the main member is on.
- 10 Mobile:** This is the main member's cellphone number.
- 11 Email address:** This is the main member's email address.
- 12 Bank account details:** This is the main member's banking details, this will be used for refund purposes.

IF UNDELIVERED, PLEASE RETURN TO: PRIVATE BAG X782 CAPE TOWN 8000

We are committed to protecting your personal data. GEMS and its contracted Service Provider Network (SPN) treat personal information as private and confidential. We collect personal information for the purposes set out in the Scheme's Registered Rules, or otherwise communicated to you. For more information on how and why we use your information, please view the GEMS PAIA Manual on our website at www.gems.gov.za

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14 IMPORTANT CONTACT DETAILS

ADDRESS FOR CORRESPONDENCE
Government Employees Medical Scheme
Private Bag X782
Cape Town 8000

MANAGED CARE
Hospital Pre-Authorisation: 0860 00 4367
Chronic Medicine Authorisation: 0860 00 4367

HIV PROGRAMME
Tel: 0860 436 736 (0860 GEMSDM)
Fax: 0800 436 7329 (0800 GEMS FAX)
Email: hiv@gems.gov.za

CLIENT SERVICE CENTRE
Tel: 0800 00 4367
Fax: 0861 00 4367
Email: enquiries@gems.gov.za

AMBULANCE SERVICES
Tel: 0800 444 367

WEBSITE
www.gems.gov.za

- 13 Claims statement message:** This is where important GEMS messages are being placed.
- 14 Important contact details:** This is the Scheme's contact details.

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Membership Details					Benefit us Summary				
Beneficiary	Code	Beneficiary Type	Date of birth	Benefit date	Beneficiary	Benefit Category	Limit	Used	Available
NAB SAMPLE	00	Principal member	1962/05/08	2020/01/01		Block Benefit	2580.00		2580.00
						Mental Health In Hos	21216.00		21216.00
						Oncology Maximum	381899.00		381899.00

* The above individual limits are subject to the family maximum.

- 15 Beneficiary:** The name of the beneficiary on the membership.
- 16 Code:** The dependant code associated with the beneficiary.
- 17 Beneficiary Type:** Type of beneficiary.
- 18 Date of Birth:** The beneficiary's date of birth.
- 19 Benefit Date:** The date from when benefits are available for the beneficiary.
- 20 Beneficiary:** The name of the beneficiary on the membership.
- 21 Benefit Category:** The type of benefit used.
- 22 Limit:** The limit of the benefit for the year.
- 23 Used:** This shows the amount paid from a particular benefit category.
- 24 Available:** This reflects the amount still available for a particular benefit category.

Claim Details				Claim Payment Details					
Beneficiary Code	Treatment Date	Tariff code	Amount Charged	Amount payable to Provider	Amount payable from Savings	Amount Owed to Scheme	Amount refundable to Member	Amount Member Must Pay Provider	Reason Code
Balance brought forward						R411.34			
PIKE H A MR 0237795 (Optometrist)									
00	20/08/2022	11001	R561.90	R561.90	R561.90				
00	20/08/2022	40501	R2,110.00	R1,487.00	R1,487.00			R623.00	9677
00	20/08/2022	874726	R779.00	R945.70					779
00	20/08/2022	874726	R779.00	R945.70					779
00	20/08/2022	8605001	R945.70		R945.70				
00	20/08/2022	8605001	R945.70		R945.70				
KOALANE T P DR 1559656 (General Practitioner)									
00	05/07/2022	0190	R401.10						7447
00	05/07/2022	0190	R401.10	R10.24			R401.10		
00	05/07/2022	Acute	R10.24		R10.24				
Totals			R6,923.50	R3,940.30	R3,950.54	R411.34	R411.34	R623.00	

- 25 Beneficiary code:** The dependant code associated with the beneficiary.
- 26 Treatment Date:** The date the service provider treated the patient.
- 27 Tariff Code:** This is the code that identifies which treatment you received from the provider.
- 28 Amount Charged:** This is the amount charged for the treatment/ services received.
- 29 Amount payable to Provider:** This is the amount payable by the Scheme on behalf of the member to the provider of the medical treatment/service.
- 30 Amount payable from Savings:** This amount is deducted from the member's Personal Medical Savings Account (PMSA) account. Applicable to Ruby members only.
- 31 Amount Owed to Scheme:** In the event of a claim reversal, this is the debt amount the member owes GEMS.
- 32 Amount refundable to member:** This is the amount payable to the member by GEMS.
- 33 Amount member must pay Provider:** This is the short paid amount the member owes the service provider once GEMS has paid its portion of the claim.
- 34 Reason code:** This column will contain a code, which explains why a claim was not paid or only partly paid. The reasons may include: dependant not registered, benefits exhausted, etc. Please refer to the Summary of codes (Point 42) for further detail about codes.

Claims Statement Explained

35	Summary of Claims Settlements	
36	Payable to Provider(s)	R3,940.30
	Payable to member (Credit)	R0.00
37	Provider	38 Amount payable by member
	PIKE H A MR 237795 (Optometrist)	R623.00
	Next action by member	39 Contact the providers to confirm any outstanding balances.
Summary of Transactions from PMSA: Year to date		
40	Claims payable on this statement	R3,950.54
41	Closing Available PMSA	R16,472.89
42 Summary of codes		43 Next Action
7447	Motivation required: Quantity rule exceeded	Provider to resubmit the clinically appropriate account.
779	Treatment and diagnoses not covered by GEMS.	Treatment and diagnoses not covered by GEMS.
999	Claim line has been reversed and processed accordingly	Claim line has been reversed and reprocessed. New claim line has been captured for payment.
9677	GEMS beneficiary limit exceeded.	No further claims will be paid.
44	Important: How can co-payments be avoided?	
	- Use designated service providers in the GEMS network. For example, if you receive chronic medicine from any pharmacy other than your DSP pharmacy, you will have a 30% co-payment.	
	- Use generic medicine and formulary medicine	
	- 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.	
	- 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	
	- Consult healthcare providers on the GEMS Network (GP's, Specialists, etc.)	

35 Payable to Provider (s): This is the amount paid to the service provider for treatment/services received.

36 Payable to member (Credit): This is the amount paid to the member.

37 Provider: This is the service provider number and or name.

38 Amount payable by member: This is the amount due to the service provider.

39 Next action by member: This section explains the next steps that is required by the member.

40 Claims payable on this statement: The amount of claims payable on this claims statement.

41 Closing available PMSA: The total amount available in Personal Medical Savings Account (PMSA). Ruby member only.

42 Summary of codes: This section explains the codes given as reasons for non-payment of the claim by GEMS.

43 Next action: Next action that needs to be taken.

44 How can co-payments be avoided? Additional information to the member on how to avoid co-payments.

Get in touch

Monday – Friday: 08h00 – 17h00

Saturday: 08h00 – 12h00

Closed on Sundays and public holidays

Member Call centre



GEMS member call centre

0800 00 4367



Fax

0861 00 4367



Web

www.gems.gov.za



Email

enquiries@gems.gov.za



Postal address

GEMS, Private Bag X782,
Cape Town, 8000

Council for Medical Schemes (CMS)

The Council for Medical Schemes ("CMS") is a statutory body in terms of the Medical Schemes Act 131 of 1998, providing regulatory supervision of all medical schemes. Should you be dissatisfied with a decision taken by GEMS on any complaints lodged, you can submit your complaint to the CMS by contacting them on the below details.

 **CMS Contact Centre** 0861 123 267

 **Email** information@medicalscheme.co.za

 **Web** www.medicalschemes.co.za



USSD to accept underwriting

Dial *134*20018# and follow the prompts

Make use of the multi-function GEMS Member App to interact with the Scheme at home or on the go to make your life easier.

Use the QR Code to download the GEMS Member App, or download it from your Play or App Store.

