

# FREQUENTLY ASKED QUESTIONS

FAQ

?

**Q Can anyone become a member of Platinum Health?**

**A** No, Platinum Health Medical Scheme (PHMS) is registered as a closed medical scheme. In terms of the PHMS rules, only employer groups operating in the platinum and chrome mining industries may join.

**Q Who can I contact for help with any membership queries?**

**A** Contact Client Liaison as they can assist you with:

- Your membership and membership certificates
- Benefits and contributions
- Claims and refunds
- Authorisations
- Tax certificates
- Any other service-related queries

**Q What are the Client Liaison Call Centre contact details?**

**A** Telephone: 014 590 1700 or 080 000 6942  
(toll free from any Telkom landline within the borders of South Africa)  
Email: [phclientliaison@platinumhealth.co.za](mailto:phclientliaison@platinumhealth.co.za)

**Q Can I belong to more than one Medical Scheme at the same time?**

**A** No, in terms of Section 28 of the Medical Schemes Act, no person is permitted to be a member of more than one Medical Scheme at the same time.

**Q Are my medical expenses covered whilst travelling outside the borders of South Africa?**

**A** No, medical expenses are not covered whilst travelling outside the borders of South Africa. Please take out travel insurance whilst travelling outside the borders of South Africa.

**Q What is a designated service provider (DSP)?**

**A** DSP is a healthcare provider or group of providers selected by the Scheme as the preferred provider or providers to provide you with diagnosis, treatment and care in respect of one or more prescribed minimum benefit conditions. But you may only access these services through a GP and with authorisation from Case Management.

**Q What is a Prescribed Minimum Benefit (PMB)?**

**A** PMBs are the basic benefits that we provide for certain medical conditions, such as asthma and hypertension as instructed by the Medical Schemes Act. Talk to a healthcare professional if you want to find out more about PMBs.

**Q Is a provider of a healthcare service allowed to charge more than the fees decided by the Medical Scheme tariff?**

**A** Yes. Healthcare providers are free to decide their own fees. So, if an account is more than the fee determined by our Rules for a particular service, you will be responsible to pay the difference.

**Q What does getting authorisation mean and when do I need it?**

**A** Authorisation is the process of obtaining approval from the Scheme for specialist consultations, hospital admissions, and managed-care programmes such as maternity and oncology and specialised radiology investigations e.g. MRI, CT and PET scans and specialised dentistry.

**Q Who can I contact if I need help with an authorisation?**

**A** Contact Case Management on 014 590 1700 or 080 000 6942 or email: [plathealth@platinumhealth.co.za](mailto:plathealth@platinumhealth.co.za) (specialist visits) or [hospitalconfirmations@platinumhealth.co.za](mailto:hospitalconfirmations@platinumhealth.co.za) (hospital admissions)

**Q If I am on holiday or away for a weekend and need to visit a GP urgently, what do I do?**

**A** If you are on the PlatComprehensive or PlatCap options, you may make use of any GP whilst on holiday, unless there is a Platinum Health medical facility or DSP GP nearby, then you have to use one of the two. Use the DSP search tool on the Platinum Health website: [www.platinumhealth.co.za](http://www.platinumhealth.co.za) to find a DSP. If you are on the PlatFreedom option, you may consult your GP of choice.

**Q If I am on holiday and I consulted a GP, where can I get my prescription?**

**A** You can use any Clicks, Medirite or Dischem pharmacies. If there is no Clicks, Medirite or

Dischem pharmacies nearby, you can use any pharmacy available. Ask your pharmacist about generic alternatives on the PMHS formulary to avoid co-payments. If you take chronic medicine, please take it with while on holiday.

**Q What do I need to do if my child goes to university?**

**A** You need to inform Platinum Health of your child's new address where he/she will attend university. If the child is still studying when he turns 21, proof of studies has to be submitted to us every year.

**Q How does the claims payment process work?**

**A** If you receive an account or tax invoice from a service provider, call us on 014 590 1700 or 080 000 6942 to confirm whether we have received the account or tax invoice. If we haven't received the account or tax invoice, we'll ask you to submit it to us within four months from the date of services or supplies you received. This will prevent it from becoming stale, which could mean we don't pay your claim.

**Q What is a stale claim?**

**A** According to our Rules, claims must reach us within four months from the treatment date or the date services or supplies were provided. If your claim is not received within this period, it is considered stale and we will not pay for these late claims.

**Q What is an ex-gratia payment and do I have a right to such benefits?**

**A** It is a discretionary consideration by Platinum Health Medical Scheme, which is only made if we believe that an exceptional situation exists that warrants ex-gratia funding. It is not a benefit that we offer, nor is it guaranteed.

- We review the ex-gratia application, which should be completed by you, asking for consideration.
- Only applications with complete information can be reviewed by the committee. It is your responsibility as a member to make sure that all the required information is on the application form, and attached to it, as this will be presented to the committee.
- Our decision is final and can't be disputed or appealed against. They are not meant to replace or supplement the existing benefits of the Medical Scheme.

**Q What is a co-payment?**

**A** It is a fee that you have to pay for use of a specific benefit or if a benefit limit was reached covered by us.

**Q If I find out I am pregnant, do I need to inform Platinum Health Medical Scheme?**

**A** Yes, after consulting with a GP, you should register on the Maternity Programme with Case Management.

**Q Can a Medical Scheme impose a condition-specific waiting period on pregnancy?**

**A** If you as the principal member do not register your spouse on the Medical Scheme and she becomes pregnant; and you then decide to register her on the Scheme afterwards, the Scheme will not cover the pregnancy. However, the baby can be registered on the Scheme if he/she is registered within 30 days from date of birth.

**Q Do I need to get authorisation for my new-born's follow-up visits with the Paediatrician, after delivery?**

**A** Yes, a Paediatrician is a specialist, so you need an authorisation number, prior to the 6-weekly follow-up visit. After the 6-week visit, the baby will have to be referred by a GP again and a separate authorisation number is needed for each visit with the Paediatrician. Please note: If your baby was seen by the Paediatrician while still in hospital, a different authorisation number will be required for the baby than that of the mother.

**Q What is a medicine formulary?**

**A** It is a list of safe and cost-effective medicines, including both generic and brand name products, which are used to treat certain medical conditions.

**Q What happens if I choose to use original, approved formulary medicine instead of a generic equivalent?**

**A** If you choose to use original, approved, formulary medicine instead of a generic equivalent, you will pay the difference between the original and the generic. If there is no generic available, you will pay the difference between the original and the generic price, where applicable.

FAQ

?







**Q What happens if I elect to utilise a non-formulary drug?**

**A** If you choose to utilise a non-formulary drug, you will have to pay the full amount, except if the medicine has been clinically motivated and approved.

**Q What is generic medicine?**

**A** Generic medicine refers to products that have exactly the same active ingredients, the same strength of the active ingredients, the same dosage as the original brand name medicine, and the same quality.

**Q Is generic medicine just as good as branded medicine?**

**A** Yes, generic medicine has:

- The same active ingredient as the brand name drug and yields the same therapeutic effect
- The same strength
- The same dosage form (e.g. tablet, capsule, cream)
- The same route of administration
- The same efficiency and safety.

**Q What are the benefits of choosing generic medicine?**

**A**

- The price of medicine is less.
- It is easier to find a generic medicine equivalent.
- Your medicine benefits will last longer.
- They ensure maximum value of medical scheme benefits without negatively affecting your health. You get the best value from your medical scheme at the best price.

**Q What is the Platinum Health formulary based on?**

**A** Medicines on the Platinum Health formulary are based on the world's best practice medicine, cost efficiency, availability and quality-in-healthcare principles.

**Q What is acute medicine?**

**A** It is medicine used to treat non-chronic conditions which means it is mostly for short-term use.

**Q What is chronic medicine?**

**A** It is medicine used to treat long-term (chronic) and/or frequent conditions.

**Q What does Pharmacist advised therapy (PAT) (also known as OTC) benefits entail?**

**A** This is medicine you can get over the counter, without a prescription. Pharmacists are allowed by law to prescribe certain classes of medicine for minor and non-serious diseases i.e. the flu, diarrhea and headaches. The prescribed medicine is restricted to schedule 0 up to schedule 2 medicine and is for a limited treatment period. PlatComprehensive and PlatCap members can obtain PAT medicine from any of the in-house or designated service provider.

**Q What is considered a serious mental illness?**

**A** A serious mental illness could be defined as any mental illness that causes clinically significant distress or harm in social, occupational or other important areas of functioning and can include major depression, schizophrenia, bipolar disorder, obsessive compulsive disorder (OCD), panic disorder, posttraumatic stress disorder (PTSD) and borderline personality disorder. All mental disorders fall along a range of severity.

**Q What causes mental illness?**

**A** Although the exact cause of most mental illnesses is not known, it is becoming clear through research that many of these conditions are caused by a combination of biological, psychological and environmental factors.

**Q Is anyone immune to mental illness?**

**A** Mental illness can affect persons of any age, race, religion or income. They do not discriminate. Although mental illnesses can affect anyone, certain conditions such as eating disorders tend to occur more often in females and other disorders such as attention deficit/hyperactivity disorder more commonly occur in children.

**Q Can mental illness be prevented?**

**A** Most mental illnesses are caused by a combination of factors and cannot be prevented.

**Q Once someone has had a mental illness can they ever get better again?**

**A** Remember, most people with mental illnesses who are diagnosed and treated, will respond well and live productive lives. Many never have the same problem again, although some will experience a

FAQ

?

return of symptoms. The important thing is that there is a range of effective treatment for just about every mental disorder.

**Q How common is mental illness?**

**A** Mental illnesses are very common; in fact, they are more common than cancer, diabetes or heart disease.

**Q Who can I contact if I need help with a mental illness?**

**A** Call our Mental Health Services on 014 590 1700 or 080 000 6942.

**Q What is the difference between mental health professionals?**

- A**
- Psychiatrists – a psychiatrist is a mental health professional who has been trained first as a medical practitioner but has then gone on to receive specialised training in mental disorders, including the more serious ones such as schizophrenia and severe depression. They are trained and licensed to use biomedical approaches such as medications. Psychiatrists, being physicians, can arrange hospital admissions (e.g. to a psychiatric ward) and carry out physical examinations and various other types of investigative procedures such as electroencephalographs (EEG's) and brain imaging procedure scans e.g., Computer assisted tomography (CAT).
  - Clinical Psychologists – have studied psychology with the aim at understanding, treating and preventing mental problems and disorders. The educational path is a bachelor's degree with emphasis on courses related to mental health, followed by an Honours and a Master's Degree specialising in clinical/counselling or educational psychology, which is usually over two years – one academic year and one year internship. A Masters Degree is the minimum standard for licensing (registration) to practice as a Clinical Psychologist.
  - Social workers – the education of social workers differs significantly from that of other mental health professionals, in that there is much greater emphasis on the role of social factors and

interventions at the social level. Otherwise, social workers receive similar education with regards to recognising and treating mental health problems. The standard for licensing can be either at the bachelor or the masters level. Social workers are especially knowledgeable of what mental health services are available in the community and help empower their clients to obtain such services.

**Q What treatment options are available for mental illness?**

**A** Just as there are different types of medicines for physical illness, different treatment options are available for people with mental illness, depending on the specific illness. You can ask your mental health professional about the different treatment options available.

**Q If a medication is prescribed to me and I begin to feel better after taking it, is it okay to stop taking it?**

- A**
- It is not uncommon for people to stop taking their medicine when they feel their symptoms have become controlled. Others may choose to stop taking their medicine because of side-effects. A person may not realise that most side-effects can be effectively managed. While it may seem reasonable to stop taking the medicine, the problem is that at least 50% of the time, the symptoms come back. If you or your child are taking medicine, it is very important that you work together with your doctor before making decisions about any changes in your treatment.
  - Another problem with stopping medication, especially if you stop it suddenly, is that you may develop withdrawal symptoms that can be very unpleasant. If you and your doctor feel a trial off your medicine is a good idea, it is necessary to slowly decrease the dosage of medicine so that these symptoms don't occur.
  - It is important that your doctor and pharmacist work together to make sure your medicine are working safely and effectively. You should talk with them about how you are doing and whenever there are side-effects that might make you want to stop your treatment.

FAQ

?

## Why Platinum Health?

We are one of the most trusted medical schemes in South Africa and we pride ourselves on providing exceptional benefits at low contributions.

