

Motor vehicle accidents (MVA) and third party injuries

Third party injuries are incidents where a third party was responsible for the injury and therefore maybe liable for medical expenses, such as a motor vehicle accident (MVA). Any amount recovered from a third party or from the Road Accident Fund for hospital and medical expenses must be refunded to Momentum Medical Scheme, if these expenses were paid on your behalf by the Scheme, to prevent reversal of claims paid to providers.

If the MVA has resulted in injuries which require hospital admission, the below process must be followed:

- The member, a family member or the hospital will need to contact us via the web chat facility on momentummedicalscheme.co.za, email us at member@momentumhealth.co.za, send us a WhatsApp message or call us on **0860 11 78 59** to obtain an authorisation within 24 hours of the event.
- The pre-authorisation department will send an undertaking form, which must be signed by the member.
- If the member's condition is such that he or she is unable to sign the form at the time, please contact the call centre to advise us of this.
- If the form is not signed and returned to Momentum Medical Scheme, the authorisation number will be released so that the member is not inconvenienced and left without care, but claims relating to the event will not be paid until the signed undertaking form is received by Momentum Medical Scheme.
- An accident/injury report is also required by the hospital and Scheme.

Please remember to report the incident to the police and obtain a case number. Information needed when contacting us for authorisation:

- The membership number.
- The principal member's surname, initials and date of birth.
- The full name(s) of the person(s) involved in the accident.
- The date of the accident/incident.
- The case number for the police report if available at the time of calling.

If you acknowledge that you will be claiming from the Road Accident Fund, details of this are sent to our appointed Road Accident Fund attorneys. If you have your own attorney, then Momentum Medical Scheme's attorney will liaise with your appointed attorney. If you need an attorney, you can use Momentum Medical Scheme's attorney. Your attorney will liaise with the Road Accident Fund and settlement will be made to your attorney, who will in turn liaise with us to pay the refund of any medical expenses that we covered.