

How to save on your medical expenses

Medical aid plays an important role in providing healthcare cover and peace of mind to consumers. There are several practical ways for members to optimally use their benefits, thereby keeping their out-of-pocket expenses to the minimum.

Prevention

Make use of the preventative screening tests on the Health Platform Benefit to help prevent the development of conditions that could involve costly treatment. For example, taking your children for an annual flu vaccine can prevent them from getting flu, thus decreasing the chances of repeat infections that may require additional consultations and medication.

Rates charged by providers

Speak to your doctor to check if you can negotiate the rates charged in line with what your medical aid option covers. If you are on the Ingwe Option, make sure that you use healthcare providers on the GP, dental and optometrist networks to ensure that the provider charges according to the rates covered on your option.

If you are admitted to hospital, making use of the appropriate Network or Associated hospitals (depending on the hospital provider that you chose), and the Associated specialists within those hospitals, gives you peace of mind that the specialist will charge at the rate covered on your option. Log on to the **Momentum App** or momentummedicalscheme.co.za to view the providers in your area, or contact us via the web chat facility, email us at member@momentumhealth.co.za, send us a WhatsApp message or call us on **0860 11 78 59**.

Pharmacies

Make use of pharmacies on the Momentum Medical Scheme [pharmacy list](#), as they are contracted with the Scheme and won't ask for additional administration or dispensing fees on medication.

Generic vs original medication

Ask your doctor or pharmacist to prescribe or dispense generic medication instead of the original medicine, where possible.

Get a quote

Ask for quotes from providers, such as dentists, before undergoing high-cost treatment. Sometimes providers offer payment arrangements. Remember to contact us to request pre-authorisation before undergoing procedures in hospital or day hospitals. In doing so, you will be able to find out whether there will be any upfront co-payments and potential shortfalls in claims reimbursement.



Register your chronic condition

If you are diagnosed with a chronic condition, contact us to see whether it will be covered from the Chronic Benefit on your option. It is important to register the condition on our chronic medicine programme, for your claims to be reimbursed from this benefit and not be payable from your savings, or as an out-of-pocket expense.

Register your pregnancy

If you are pregnant, it is important that you register on the maternity management programme between the 8th and 20th week of your pregnancy so that you are able to access the maternity benefits. The maternity programme covers various benefits, including antenatal visits, pregnancy scans, pathology tests, nurse visits at home, paediatrician visits, baby immunisations and more, depending on your benefit option. If you don't register on the programme, these benefits would only be covered if you have day-to-day benefits available.

You can register on the **Momentum App** or by logging on to momentummedicalscheme.co.za. You can also 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**.