

RFMCF BULLETIN

Quarter 3 - 2018

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From the desk of the Principal Officer

Spring greetings from our 2nd Edition RFMCF Bulletin for 2018.

We hope that these communications will serve you well in updating you with developments within the Fund, providing you with further information and knowledge in empowering yourself as a RFMCF member; and, to keep yourself abreast with challenges facing the Fund.

It is important that you fully understand your benefits available as well as the processes in accessing your healthcare services. This will ensure that you receive optimal healthcare within the constraints faced by the Fund.

The necessary changes implemented these past 18 months has proven to be most beneficial in enabling the Fund to achieve its turn-around strategy. While we

are not there yet, there is a glimmer of light at the end of the tunnel that all our combined efforts will bear fruit of our sacrifices.

I implore you to assist one another where possible in ensuring all RFMCF members are kept abreast with relevant accurate information.

You are also encouraged to update all your personal information and contact details particularly when your circumstances change. This will ensure that you are kept informed of all changes within the Fund.

We sincerely hope that you enjoy reading this edition. Your comments and feedback would be most welcomed.

Clinical appropriateness of medical services

We wish to emphasize that benefits can only be paid in respect of clinically relevant services.

A clinically relevant service is one that is generally regarded by the medical profession as being necessary for the appropriate treatment of the patient receiving the service.

Some examples of services we have found to be used inappropriately are:

- Private ambulance services used for non-clinical transport
- Vitamins and sleeping tablets used long term

My benefits: How to access them

In line with the General Regulations, the SAMHS is the primary service provider for all RFMCF members.

If the SAMHS cannot provide the services, a DD2703 authority will be given to outsource the services to a private service provider

The private healthcare provider will submit their invoice to the Fund accompanied by a copy of the DD2703 authorization.

The Fund processes the invoice using the RFMCF tariff rates and private service providers are paid every 2 weeks.

The Fund may reject some claims for the following reasons:

- Stale claims (older than 6 months)
- No DD2703 authorization obtained by member/provider
- No tariff code provided by the service provider
- Incorrect membership details

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Short payments of claims by Private medical schemes

Some RFMCF members also belong to private medical schemes. RFMCF has received numerous claims whereby members are requesting that the Fund reimburse them for claims short paid by these private medical schemes. Please note that the Fund does not cover claims that have been short paid by a member's private medical scheme.

What's new?

How do I handle emergencies?

An emergency medical condition means the sudden and, at the time, unexpected onset of a health condition that requires immediate medical treatment and/or an operation.

In the 1st issue Bulletin we had communicated the contact numbers for medical authorizations. This list is also available on the RFMCF website under member information.

It is important that members should share this list with their families or caregivers.

- The RFMCF members can register on the website to easily access their information such without contacting the Fund.*
- The website is currently under construction. Watch out for the new look website. There are also useful documents and forms made available on the website*
- RFMCF members over the age of 70 will receive a letter from the fund annually. This will ensure that our member records are up to date.*
- RFMCF members will be asked to pay R75.00 for additional membership cards that they request. This is necessary to prevent the Fund incurring unnecessary costs. **This is effective from 1 October 2018.***
- The Acting Principal Officer will be visiting some Area Military Units to interact with members. Please be on the lookout for an invitation to a member day in your area.*

{ Health corner }

World Heart Day takes place on 29th September every year and is the World Heart Federation's and the world's biggest platform for raising awareness about cardiovascular disease, including heart disease and stroke.

This year, the global campaign focuses on looking after our own hearts, and the hearts of our loved ones:

MY HEART, YOUR HEART

It's about saying to ourselves, the people we care about and individuals all around the world, "what can I do right now to look after MY HEART... and YOUR HEART?"