

WHY DID MY MEDICAL AID REJECT MY CLAIM?



Rejected claims are frustrating. The reasons can be complex, but often the cause is a basic error or misunderstanding.



Understand your benefits.

Read your **benefits brochure** closely to avoid a costly shock. If you're still unsure, check with your medical aid.



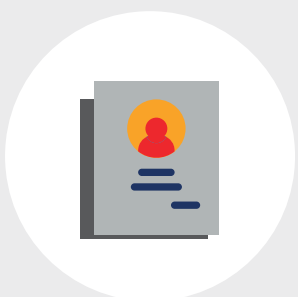
Declare existing conditions.

Tell your scheme upfront about any **existing condition** when you **sign up**. If you don't, they may reject any related claims.



Get pre-authorization.

Always check with the scheme & provider if you need **pre-authorization** for a **procedure/consultation**.



Check invoice details.

Your **correct** name, address, birth date, & medical aid number must **appear on your bill**. Also query rejected ICD codes. This often happens because codes don't match procedures.



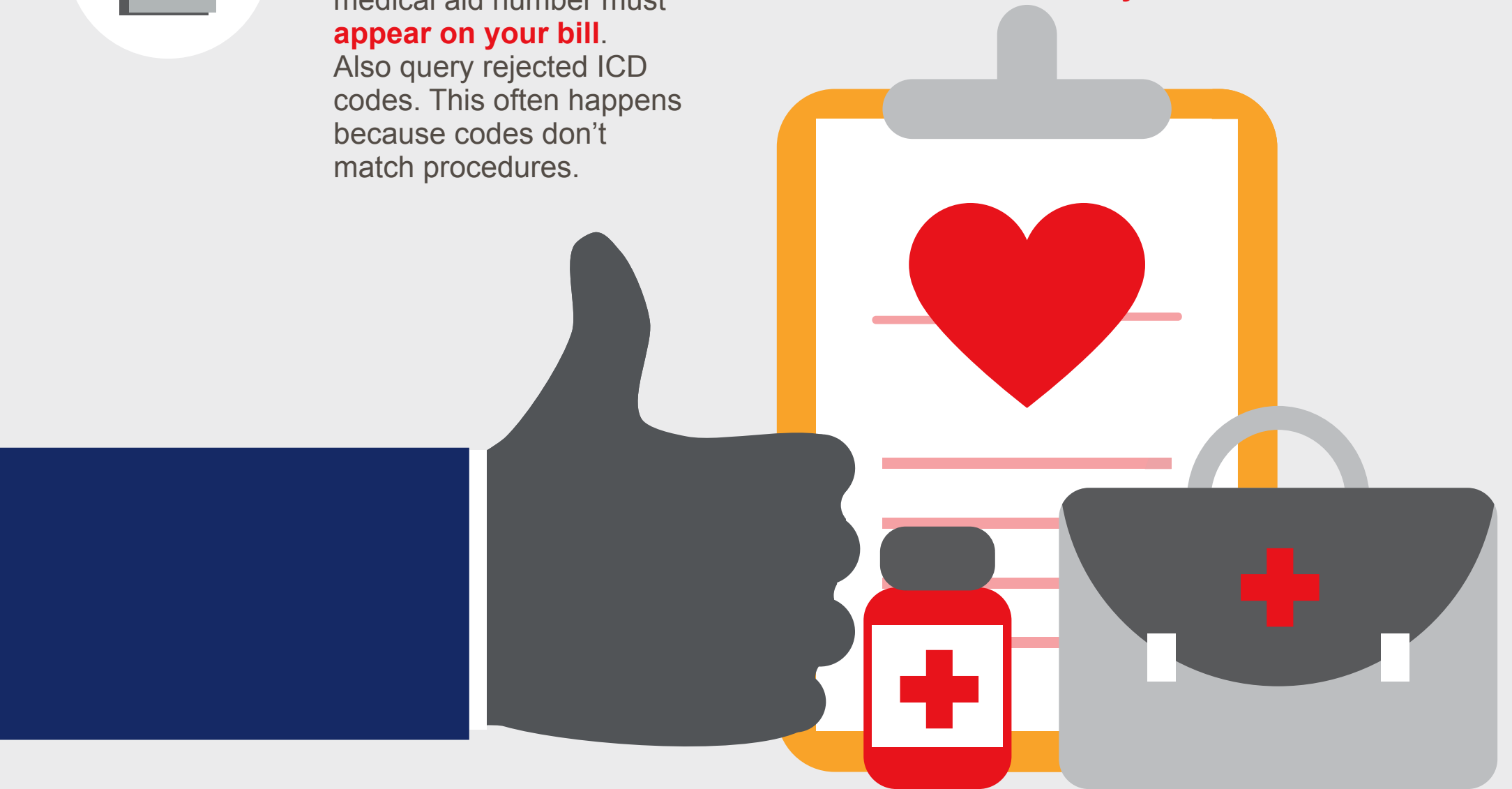
Get healthcare provider quotes.

For elective procedures, request **estimated costs** beforehand. Then confirm any upfront excess & what will/won't be covered. Remember: anaesthetist, physio & other allied provider bills are usually separate.



Think before calling an ambulance.

Emergencies are serious & unplanned medical events, e.g., severe injury, heart attack, stroke, etc. Planned medical events, e.g, giving birth or a doctor's visits, are not emergencies; if you call an ambulance for **non-emergencies**, the scheme will **reject your claim**.



If you are concerned about a rejected medical aid claim call your service provider to clarify the reason.