

Dr IRSHAD MOHUMMED ESSACK

Dermatologist

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PR No. 012 0000 284 998

BILLING POLICY FOR THE SERVICES RENDERED BY THIS PRACTICE

This practice values our relationship with our patients and would like to ensure complete transparency on the patient's possible medical healthcare costs associated with this practice. We hereby inform our patients, insurance companies & colleagues that the billing policy of this practice does not necessarily follow the different rates at which the various medical insurance companies reimburse at, or with that of colleagues or any price reference lists.

On 28 July 2010, after a High Court challenge, Judge Piet Ebersohn of the High Court made a ruling that there is no longer a legal standardised medical scheme tariff guideline, previously called the National Health Reference Price List (RPL). He declared the RPL or "medical aid rates" 2007 – 2009 null and void. He found the process by which the RPL and rate were determined to be "unfair, unlawful, unreasonable and irrational" and that this process resulted in tariffs that were "unreasonably low".


From 2011, most of the medical schemes are now reimbursing at a percentage of THEIR "scheme rate" and both the percentage and value of the "schemes rate" vary from one scheme to another e.g. 2010 RPL rates plus 5% or 2010 RPL rates plus 6%.

Competition law requires each medical practice to disclose its billing practice which is determined according to the practice's own costing structures and which is also in line with the provisions of the Consumer Protection Act. Some notes regarding the billing policy of this practice:

- The fee of this **practice is determined by the practice** ("Private rates") and will not be dictated by other parties (e.g. your medical aid). These tariffs are based on the cost of the provision of the service.
- Please enquire about the consultation fees of the practice, when making your booking. This will also be clarified on the day of the consultation. Fees may also increase further depending on the complexity of the problem and time spent with the patient.
- This practice is **NOT contracted to any medical aid** / medical schemes / health insurance at present, and is therefore not responsible for interacting with them. It is the responsibility of the member to be aware of their benefits from THEIR scheme and to interact with THEIR scheme. However, please be advised that in some instances (e.g. hospital in-patients) this practice may submit the account directly to your medical scheme. Even if the practice submits the account to a medical aid for re-imburement, the patient ultimately remains liable for the full costs & service fees and the interest as specified in the National Credit Act, and for any costs incurred in the recovery process in the event of the account not being settled in full by the medical aid.
- Because of the varying and different benefits and exclusions on the different medical aid plan options in the market, it remains the patient's responsibility to validate with their medical aid what procedure codes and reimbursement tariffs are applicable on their plan. Even if the patient's medical aid covers a certain procedure, it does not necessarily imply that the medical aid will reimburse all the procedure codes charged by the practice. Please inform the practice if there are any specific pre-conditions which you may have to adhere to on your medical scheme plan e.g. medicine formularies, preferred or designated service providers etc. These aspects can have an influence on the fees you might have to pay, what portion your medical aid will pay and any co-payments that may also be applied.
- Every consultation/visit is charged for separately depending on what is done at that visit.
- **ALL FEES are to be settled immediately at the end of the service. Regrettably, cheques are NOT accepted.**
- Procedures are charged for separately. The onus is upon the patient / guarantor to **clarify these charges BEFORE** any additional work is carried out. It remains the patient's responsibility to decide

or ascertain with their medical aid, what will/will not be covered. **A quote will be gladly provided.** Each quotation will provide a patient with the applicable procedure codes & fees.

- Quotations are merely an **estimation of costs** at this practice ONLY. Quotes are valid for 30 days (and are not valid for the following year if issued in December of a particular year).
- Having an **authorisation number for a procedure is NOT a guarantee for payment / reimbursement.** Your medical scheme may still choose to honour none / part of the final account. In every event, accounts for these are to be settled at the end of the procedure.
- The medical practitioner and the practice reserve the right **to charge for any additional paperwork** requested by your medical aid, insurance company (or any other 3rd party) e.g. pre-authorisations, motivation letters, chronic medication forms or reports. The following tariffs are payable upon collection (not fax / e-mail) of these relevant items – Quotes will also be provided for these:
 - Telephonic consultations (tariff code 0130)
 - Repeat prescription will not be issued without a consultation with the doctor. Should a repeat prescription be issued without a consultation, this will be charged for (tariff code-0132)
 - The writing of special letters and motivations with/without the patient (tariff code-0133)
 - The completion of Chronic medication forms (tariff code-0199)
 - The provision of medical reports and results for insurance purposes / assessments.
- Other service providers (e.g. for X-rays, blood tests, hospital admission, pathology and histology specimen analysis, other treating practitioners etc.) **bill separately from this practice.** Patients are encouraged to contact them regarding their tariffs and billing policies.
- Reminders are sent out by SMS for appointments. Please be courteous to cancel / reschedule should you be unable to honour the appointment. **Missed appointments and those not cancelled > 24 hrs in advance may be charged for.**
- A statement reflecting your full payment will be issued, with which **you may claim back from your medical aid** / scheme. It is therefore suggested that members submit this statement to their medical aid for reimbursement. Non-timeous submission may result in rejection of the claim.
- Should your medical aid not be able to clarify at which rates you are insured at, submit your complaints to the Council for Medical Schemes at: complaints@medicalschemes.com or contact them on, telephone 012 431 0500.
- Consultation time is allocated only to the patient for whom the appointment was made. It is not appropriate to consult more than one patient at that appointment. “While we are here...”, “Just by the way...” or “Just take a look at...” consults for accompanying persons are not acceptable. Each patient will be consulted & billed separately. Ask for an appointment – one will gladly be arranged.
- Please take note of other practice policies on our website and those posted in the reception of the practice.
- Should any of the above be unclear, or should you have any further questions, **please do not hesitate to ask the practice staff or doctor.**

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