Doctors need to take firm stand on payment of fees

Delays in payment for services have been a growing trend in the medical profession, and doctors often wait months for payment from third party funders. At GP level this issue has been the topic for discussion and debate for a long time, and doctors often feel that they are at the mercy of schemes and administrators.

At a recent meeting of the General Practitioners Private Practice Committee of the South African Medical Association, SAMA chairperson, Dr Kgosi Letlape, reiterated that this problem fell squarely on the shoulders of the GPs, and that it was up to them to take control of the situation and stop the cycle of no or late payments.

'GPs should remember that their relationships are with their patients, and not with funders. We must educate patients that they remain responsible for payment of doctors' fees, and that the benefit portion that schemes offer is based on an agreement between the scheme and the patient,' he said.

Practitioners who believe that they have been treated unfairly by medical schemes may challenge any decision of a medical scheme by lodging an appeal to the Council for Medical Schemes.

Section 48 of the Medical Schemes Act of 1998 makes provision for an appeal process if decisions are taken on issues such as suspension of payment to the doctor, or where the scheme makes a funding decision that affects the treatment options available to a patient. Once such an appeal is lodged, the decision taken by the scheme must be suspended pending the outcome of the appeal. In order to facilitate an appeal process, the scheme or administrator must give justifiable reasons for the decision to the affected party (i.e. the doctor and/or the patient).

If a scheme has not paid a provider within 30 days, a doctor may complain to the Council for Medical Schemes* on the grounds of a violation of Section 59 of the Medical Schemes Act. It is also important to note that medical scheme administrators may not administer schemes in a blanket fashion, i.e. decisions could only be limited to the specific scheme or schemes affected by a specific incident.

*Complaints and appeals to the Council for Medical Schemes should be directed to:The Registrar,Council for Medical Schemes,Private Bag X34,Hatfield,0028.

In the interest of improving the doctor/patient relationship, SAMA has developed a new patient information leaflet that doctors can send with their accounts to patients, or make available in the consulting or waiting room.

The aim of the leaflet is to inform patients of their responsibilities and liabilities with regard to the settling of accounts for doctors' services. It addresses, among others, issues on medical scheme benefits, overdue accounts, and blacklisting.The Association has always encouraged doctors to discuss their fees with their patients, and believes that this leaflet will create an opportunity for frank and open discussions between patients and providers.

HANDY HINTS, INFORMATION AND GUIDELINES FOR PATIENTS

Medical scheme membership

- Always have your medical scheme membership card with you when visiting your doctor or other medical service providers to ensure that the billing process is done accurately and efficiently.
- Check that your file is used when you consult your doctor and keep your doctor informed of any changes in your personal details, address and medical scheme options.

Doctors' fees

- The SAMA Benchmark Guide to Billing for Medical Services is the standard of doctors' fees in South Africa, and any lesser amount is a discount.
- Members of medical schemes qualify for a specific benefit portion towards medical services and procedures. This amount is based on the monthly contribution or scheme option that members subscribe to, and makes up approximatley one-third of the SAMA recommended fee for doctors' services.

Contract

- When visiting your doctor, she/he enters into a contract with you and not with your medical scheme. You remain responsible for payment of your doctor's account. Please check your monthly remittance advice from the medical scheme to see if your accounts have been paid. Schemes usually settle accounts within 30 days after receipt of the statements.
- Interest may be charged on outstanding accounts. You will have to pay this yourself, as your medical scheme does not cover such costs. It is in your interest to pay the account as soon as possible.

Discount

- It is acceptable to negotiate fees for services or procedures with your doctor. Most practitioners are willing to give a discount on the SAMA recommended fees, but they are not obliged to do so.

Estimates

- A doctor or his/her staff can give estimated costs for further treatment, but precise amounts can only be given after the actual service was rendered.

Blacklisting

- Patients who are in arrears with their accounts may be 'blacklisted' on a dedicated list that is distributed among medical practitioners only. This will not affect their general credit-worthiness. However, civil action may also be taken against patients who do not pay their accounts. A doctor may not put a patient's name on a general blacklist for non-payment of medical account(s).

Payment in advance

- A doctor may not ask for an 'up-front' payment before a service is rendered. This is only allowed in certain cases of cosmetic or corrective surgery where the patient has been informed about this arrangement beforehand. Some medical schemes require patients to pay a levy when visiting a doctor. This is not regarded as advance payment.

Pre-authorisation

- In is the patient's responsibility to obtain an authorisation number from the medical scheme before going for an operation or an expensive diagnostic procedure. Ask the doctor's staff for the code(s) to be used for your treatment to speed up your pre-authorisation process.

Cost of dual treatment

- You are advised to negotiate fees with all the members of the surgical team when going for an operation. Do not assume that if the surgeon charges medical scheme benefits, that the assistant(s), anaesthesiologist and other service providers will do the same.

Personal information

- A doctor may not provide your medical or personal information to a third party without your written consent. When signing any documents, make sure that you understand the contents of the document.

Electronic copies of the leaflet are available on order from **magdan@samedical.org**