

Prevention and reporting of fraud

Who we are

The Malcor Medical Aid Scheme (referred to as 'the Scheme'), registration number 1547, is a non-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to as 'the administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Scheme.

Medical aid fraud and how to report it

Fraud comes in many forms. It occurs when healthcare providers, medical scheme members, crime syndicates and other individuals acting alone or in collusion, seek ways to exploit the medical scheme illegally for financial gain. Such fraud may impact you directly if you are personally targeted or indirectly, if the level of loss suffered by the Scheme results in increased contributions for all members.

Because medical scheme fraud comes in many different forms, it's crucial for you to protect your personal information and to prevent fraud causing you loss. People with dishonourable motives or criminal intent could gain access to your information and cause you serious problems.

We want to bring to your attention the issue of fraud, and tell you what you can do to report any fraudulent activity.

Some examples of medical aid fraud

False claims	Claiming for services that did not take place.
Merchandising:	Submitting a claim for non-healthcare items, for example, sunglasses.
ATM scams	Receiving cash from a healthcare provider who submits a claim to the medical scheme for the amount under the pretence of healthcare services.
Card farming	Allowing a non-member to use a member's card.
Incorrect treatment codes	Claiming for treatment that is covered by the Scheme when the treatment rendered was not so covered.
Non-disclosure	Not disclosing previous medical conditions and joining the scheme to claim for treatment for these conditions.
Dispensing fraud	Where generic medicine is dispensed but the claim is submitted for the original brand medicine, at a higher cost.

Ways to prevent medical aid fraud

- **Ask for a copy of the claim:** This will enable you to make sure the service took place or the medicine was dispensed.
- **Check your statements regularly:** Make sure claims paid match the services you and your family received.

- **Keep your card safely:** If others have access to your card, they may use it fraudulently.

We each have a responsibility to prevent and report fraud

If you even slightly suspect someone of committing fraud against the scheme, report all information to the Scheme. The fraud hotline is operational 24 hours every day, including public holidays. You can remain anonymous if you prefer:

Toll-free phone: 0800 004 500
SMS: 43477
Toll-free fax: 0800 00 77 88
Email: forensics@malcormedicalaid.co.za

Contact us

Tel: 0860 100 698 • PO Box 8012, Greenstone, 1616 • www.malcormedicalaid.co.za

Complaint process

You can lodge a complaint or query with Malcor Medical Aid Scheme directly on 0860 100 698 or address a complaint in writing directly to the Principal Officer. If your complaint remains unresolved, you can lodge a formal dispute by following Malcor Medical Aid Scheme's internal disputes process.

Members who want to approach the Council for Medical Schemes for assistance can do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email complaints@medicalschemes.co.za. Customer Care Centre: 0861 123 267, website: www.medicalschemes.co.za