

Frequently Asked Questions (FAQs) - Change in SAMWUMED Hospital Network for 2025

Question:

Why are NHN/Melomed Hospitals not on SAMWUMED's network for 2025?

Answer:

SAMWUMED, like other Medical Aid Schemes, changes our hospital networks every couple of years via a tender process to secure the best possible rates for our members and prevent unnecessary co-payments.

Despite previous collaborations and participation in the 2023 Request for Proposals (RFP) process, resulting in the appointment of the National Hospital Network (NHN), which includes the Melomed Group, as one of the Anchor Hospitals, no new network agreement was signed with NHN, because the Parties could not reach a mutual agreement on a clause relating to fraud prevention. The initial NHN Agreement, which commenced on 1 January 2021, has now expired.

Following the termination of the NHN Agreement, SAMWUMED engaged with the Melomed Group to appoint their facilities most frequented by our Members as filler Hospitals in our Network but could not reach an agreement. It should be made clear that neither the NHN Group nor the Melomed Group were prepared to come to a mutual agreement with SAMWUMED and that SAMWUMED exhausted all avenues to come to a mutual agreement with Melomed and NHN.

Question:

Which Network Hospitals can I use instead of Melomed Hospitals in 2025?

Answer:

Netcare and Mediclinic Hospitals and other filler hospitals have been appointed as SAMWUMED's Anchor Network Hospitals for 2025. The majority of SAMWUMED member live within a 30km radius of our Network Hospitals.

Members who have previously used:

- Melomed Tokai can use Mediclinic Constantiaberg, which is 4.9km away
- Melomed Bellville can use Mediclinic Louis Leipoldt, which is 5.6km away
- Melomed Gatesville can use at Netcare N1 City, which is 11.2km away
- Melomed Mitchell's Plain can use Mediclinic Louis Leipoldt, which is 20.6km away or at Netcare Kuilsriver, which is 18.8km away
- Melomed Richards Bay can use Netcare The Bay Hospital which is 14.4km away.

Find our full list of 2025 Network Hospitals on our website at <https://samwumed.org>

Question:

My treatment at a NHN/Melomed Hospital has been authorised – do I need to change Specialists or hospitals?

Answer:

No, you do not need to change your Specialist or Hospital. Members are free to Consult with any specialist can choose to have treatment at any hospital.

Members who have already received authorisation to have treatment at an NHN/Melomed Facility for the first quarter of 2025 will not have a co-payment but will have a copayment if they continue using these facilities from 1 April 2025 onwards.

Question:

How do I avoid co-payments if I need to be admitted to hospital?

Answer:

SAMWUMED has negotiated discounted rates for members who choose to make use of Network Specialists and Hospitals. The Scheme will settle your medical claims in full so that you do not have co-payments should you choose to consult with a Network Specialist and undergo treatment at a Network Hospital. A 25% co-payment will be applied should you choose to have treatment at a non-network hospital. Claims will be paid up to Scheme Rate leaving a shortfall for you to pay should you consult with a non-network specialist. Find our full list of 2025 Network Hospitals on our website at <https://samwumed.org>

Question:

Can I be admitted to a NHN/Melomed Hospital in an emergency

Answer:

Yes, you can be admitted to a non-network hospital for emergency treatment that is considered Primary Minimum Benefit (PMB) level of care. SAMWUMED will arrange for you to be transported to a network hospital once your condition has stabilised to ensure that your treatment is funded in full.