**Finding in-network healthcare providers covered by my medical scheme**

**JOHANNESBURG - Picture signing up for a new medical scheme plan and being excited about the prospect of comprehensive healthcare cover. However, the real test begins when you find yourself in need of medical attention, and asking, "Where to go? And which healthcare providers are covered by my plan?"**

In today's busy world, staying healthy means more than just eating right and working out. It also means having the ability to access quality medical care when you need it. Medical scheme coverage is a lifeline for many people because it helps pay medical bills. However, navigating the maze of network cover and finding in-network healthcare providers can sometimes feel like solving a complex puzzle. It is critical to understand your network cover and know who can give you further helpful advice on finding healthcare providers that are in-network and covered by your medical scheme.

**The benefits of staying in-network**

Many of us have unknowingly visited an out-of-network provider. You may have needed a specialist for a medical condition, found a highly recommended doctor, scheduled an appointment, and received top-notch care, only to be shocked by the bill, with your medical scheme only covering a fraction of the cost.

The concept of network cover is simple. It refers to the list of healthcare professionals, facilities, and services contracted with your medical scheme. Medical schemes such as Medshield typically negotiate discounted rates with specific healthcare providers, forming a network. When you visit an in-network provider, your medical scheme covers significant costs, ensuring you pay less out of pocket. However, if you opt for an out-of-network provider, you may be responsible for a larger share of the incurred medical expenses.

Choosing an in-network healthcare provider is not just about saving money; it also guarantees quality care and convenience. In-network providers know your plan's procedures, making healthcare administration smoother. Most importantly, medical scheme plans monitor in-network providers for high standards of care, ensuring you receive quality and expertise from healthcare professionals.

**Tips for finding in-network providers**

1. Review your plan documents –To make informed decisions about your healthcare, check your medical scheme's plan documents. Focus on the network cover section, which details the healthcare providers and facilities included in your plan's network. Knowing which providers are in-network can empower you to navigate your healthcare options effectively. Consult the provider directory or network list within your plan documents to comprehensively understand your cover.
2. Use online tools *–* Medshield and others offer convenient online tools and mobile apps to help members find in-network healthcare providers easily. These platforms allow users to search for doctors, specialists, hospitals, and other facilities within their network, with options to filter by location, speciality, and preferences. Medshield members can visit <https://medshield.co.za/medshield-networks-2-0/> for a comprehensive list of all network providers under every plan.
3. Consult directories and referral lists –Sometimes, personal referrals can offer a more straightforward guide. Ask your primary care doctor or trusted professionals for recommendations or call the Medshield customer service line for guidance. Listen to healthcare providers from friends, family, and colleagues for suggestions, and then ensure that the provider forms part of the network on your plan. If the provider is not part of the network, contact your medical scheme and request whether the provider can be added.
4. Verify network participation *–* Confirming a healthcare provider's network participation status before booking an appointment is crucial to avoid surprise costs. Even if a provider was previously in-network, it's wise to double-check with your scheme or the provider's office. By taking this proactive step, you can ensure that you stay within your plan's network and avoid unexpected out-of-pocket expenses.
5. Consider telemedicine options *–* Telemedicine, also known as virtual healthcare visits, gained popularity, especially during the COVID-19 pandemic. Medshield's SmartCare, for example, is included in all benefits packages, enabling members to access virtual nurse-led consultations before opting for in-person care. It is a convenient and cost-effective option, giving you easy access to care from the comfort of your home.
6. Plan for specialised care *–* Plan and ensure that your selected specialist providers are in-network if you need specialised care or treatments like surgery or chronic disease management. These services usually involve multiple healthcare professionals or facilities, so ensuring each part is covered by the network is crucial to avoid extra costs.

Navigating your medical scheme network and finding in-network healthcare providers may seem overwhelming, but it can be an uncomplicated process with the right approach. Understanding the significance of network cover, using online tools, reaching out to your medical scheme for guidance, and confirming network participation are critical steps to making informed decisions about your healthcare and getting the most out of your benefits. Remember, your medical scheme is there to support you in maintaining your health, so don't hesitate to ask for help when needed. Stay positive and proactive in managing your healthcare needs!

**FIN**

(805 words)

**EDITORS NOTES**

**FURTHER MEDIA INFORMATION AND INTERVIEW REQUESTS**

* Stone issues this release on behalf of the Medshield Medical Scheme.
* For media enquiries or interview requests, please contact Willem Eksteen, CEO of Stone or a media liaison member of the Stone team at media@stone.consulting / 011 447 0168
* Alternatively, contact Lilané Swanepoel at Medshield at 010 597 4982 / lilanes@medshield.co.za

**MORE INFORMATION ON THE 2025 MEDSHIELD BENEFIT OPTIONS AND CONTRIBUTIONS**

Benefits and Contribution amendments are subject to CMS approval.

Please refer to the 2025 Product Page on the Medshield website at [https://medshield.co.za](https://medshield.co.za/).

You can review the benefit adjustments, and value adds and download the 2025 benefit guides by visiting <https://medshield.co.za/2025-products/2025-benefit-options/> or by scanning the relevant QR code:

|  |  |
| --- | --- |
| **Benefit package and descriptor** | **QR code to view more detail** |
| **PremiumPlus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the freedom to manage daily healthcare expenses through a comprehensive Personal Savings Account and extended Above Threshold Cover.  | A qr code with a white background  Description automatically generated |
| **MediBonus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the independence to manage daily healthcare expenses through a substantial Day-to-Day Limit. | A qr code on a white background  Description automatically generated |
| **MediSaver** is perfect for independent individuals and young professionals thinking about expanding their families. MediSaver offers unlimited hospital cover in the Compact Hospital Network, with the freedom to manage daily healthcare expenses through a generous Personal Savings Account. | A qr code on a white background  Description automatically generated |
| **MediPlus** provides middle to upper-income families with complete healthcare cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a generous Day-to-Day Limit. Benefits are identical in both categories, Prime and Compact, with care coordination and doctor referral mandated on MediPlus Compact.  | A qr code on a white background  Description automatically generated |
| **MediCore** is ideal for healthy individuals looking for comprehensive hospital cover, with daily healthcare expenses self-managed. This option offers unlimited hospital cover in the Compact Hospital Network, with In-Hospital Medical Practitioner consultations and visits paid at Medshield Private Tariff 200%. Day-to-day healthcare expenses are self-funded. | A qr code on a white background  Description automatically generated |
| **MediValue** is the ideal option for growing families. It offers affordable cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a sizeable Day-to-Day Limit. Benefits are identical on both options, MediValue Prime and MediValue Compact, with care coordination and doctor referral mandated on MediValue Compact. | A qr code with a white background  Description automatically generated |
| **MediPhila** is ideal for families seeking first-time access to affordable private medical cover. As a MediPhila member, you have full cover for Prescribed Minimum Benefit (PMB) treatment plus R1 million per family for non-PMB In-Hospital treatment in the MediPhila Hospital Network. Coupled with this is Day-to-Day cover for your essential daily healthcare needs. | A qr code on a white background  Description automatically generated |
| **MediCurve** If you are tech-savvy, young and healthy, then MediCurve is the ideal first-time option for you! MediCurve provides generous hospital cover in the MediCurve Hospital Network combined with unlimited virtual Family Practitioner consultations and essential optical and dental cover through network providers | A qr code on a white background  Description automatically generated |

**MORE ABOUT MEDSHIELD MEDICAL SCHEME**

* You never know when you or your family member/s may require medical care or treatment, and most importantly, whether you will have funds available to cover the costs. Medshield is a healthcare fund where all members contribute to the fund every month to cater for medical coverage should the need arise. Medshield is a healthcare fund where all members contribute towards the fund monthly to cater for medical cover should the need arise.
* Medshield has been in operation since 1968, making us one of the most experienced, knowledgeable, and reliable medical schemes in South Africa. Our extensive experience in the healthcare sector guides our understanding of our members' needs. Our excellent cover and benefits and the best quality systems and services have resulted in our exceptional size and strength.
* Each of our options offers affordably priced benefits. We continuously review and improve the range of benefits in each option to bring you what you need.
* We partner with our stakeholders to enable access to sustainable and **affordable quality healthcare** through innovative products and benefits.
* Our impeccable reputation of prompt payments to hospitals, doctors, pharmacies and other medical caregivers guarantees approval from service providers when you present your Medshield membership card.
* Our extensive partner networks place us in the perfect position to offer exceptionally competitive rates to our members.
* Medshield is well-represented throughout all nine provinces and provides seamless access to service providers in your area. Our geographical spread provides convenience if it becomes necessary for you to have a personal discussion with one of our experienced consultants. We also have a streamlined online claim submission system and immediate contact centre assistance, making it easier to manage your membership and claims from the convenience of your home or office.
* Another distinguishing factor is our extensive range of additional benefits and services. These benefits and services have been designed to give members additional support when needed, for instance, in an emergency or when suffering from a chronic or life-threatening condition.
* Compared with other medical schemes, our trustworthiness, impeccable history, and exceptional service guarantee that we come out tops!
* As the interface between the Scheme and our members, Medshield staff are the backbone of our customer service delivery. The successful delivery of service depends entirely on the calibre of our people.