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

**Johannesburg - Imagine being recently enrolled in a new medical scheme plan, eager for the comprehensive healthcare coverage it promises, but not entirely sure which doctors, dentists or hospitals are covered by your chosen benefit option/plan. Maintaining good health requires more than just eating right and working out. It also requires access to quality medical care when necessary. Medical scheme coverage is a lifeline that helps pay medical bills. However, navigating the complexities of network coverage and locating in-network healthcare providers can often seem like a complex puzzle. It is critical to understand your network cover and know where to find relevant in-network healthcare providers covered by your medical scheme.**

**The perks of staying in-network**

The concept of network cover is simple, as it refers to the list of healthcare professionals, facilities, and services contracted with your medical scheme plan or option. Medical schemes, like Medshield, typically negotiate discounted rates with specific healthcare providers, forming a network. When you visit an in-network provider, your medical scheme covers all, or a significant portion of the 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 medical expenses incurred.

Choosing an in-network healthcare provider is not just about saving money; it also guarantees quality care and convenience. In-network providers often 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 benefit plan documents** *–* To make informed decisions about your healthcare, check your specific benefit option/plan's benefit guide or visit the website page for your plan. 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 empowers you to navigate your healthcare options effectively.
2. **Use online tools** –Medical schemes likeMedshield offer convenient online tools and a mobile app to help members find in-network healthcare providers easily. These resources allow users to search for doctors, specialists, hospitals, and other facilities within their network, filtering 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. **Verify network participation** *–* Confirming a healthcare provider's network participation status before booking an appointment is crucial to avoid unexpected 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.
4. **Consider telemedicine options** *–* Telemedicine, also known as virtual healthcare visits, gained popularity, especially during the COVID-19 pandemic. Medshield's Virtual GP Consultations and SmartCare are included in all benefit packages, enabling members to consult with healthcare providers remotely or via a clinic nurse before opting for in-person care. It is a convenient and cost-effective option, providing easy access to care from the comfort of your home. As an added positive, it also stretches your benefits to last the entire year.
5. **Plan for specialised care** *–* Plan and ensure that your preferred specialist providers are in-network, especially if you require 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.

**Conclusion**

Navigating your medical scheme network and finding in-network healthcare providers may seem overwhelming, but it's manageable with the right approach. Understanding the significance of network cover, using online tools, reaching out to your medical scheme for guidance, and verifying network participation are critical steps towards informed healthcare decisions and maximising your benefits. Remember, your medical scheme supports your health journey, so don't hesitate to ask for help when needed. Stay positive and proactive in managing your healthcare needs!

**FIN**

(653 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 2024 MEDSHIELD BENEFIT OPTIONS AND CONTRIBUTIONS**

Benefits and Contribution amendments are subject to CMS approval.

Please refer to the 2024 Product Page on the Medshield website at <https://medshield.co.za/>. You can review the benefit adjustments and value adds and download the 2024 benefit guides

* **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.
* **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.
* **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.
* **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.
* **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.
* **MediValue - Prime and Compact** - 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.
* **MediSwift** is the ideal hospital plan for active, healthy individuals. Major medical emergency and In-Hospital treatment are covered up to R1 million per family in the Compact Hospital Network, with the added benefit of day-to-day treatment for non-professional sports injuries. As a hospital plan, MediSwift offers no Day-to-Day benefits, allowing members the freedom to self-manage their daily healthcare expenses.

**Medshield Medical Scheme - Live Assured knowing you have a Partner for Life.**

**ABOUT MEDSHIELD MEDICAL SCHEME**

* 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 combined with 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.
* 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.
* Our extensive range of additional benefits and services is another distinguishing factor. Our benefits and services have been designed to give members additional support when they need it most, 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!