**Understanding your rights as a healthcare consumer**

**JOHANNESBURG - In a world where personal data is increasingly vulnerable, imagine waking up to find your medical records, with some of the most private details about you and those of countless other patients, exposed across social media. What should have remained confidential has become public due to a hospital IT system breach that leaked patient records online.**

Leaked or exposed patient data, such as medical history, diagnoses, and treatment plans, can lead to privacy violations and potentially jeopardise patient safety. These two incidents highlight the importance of understanding your rights as a healthcare consumer.

**Know your rights**

In South Africa, the rights of healthcare consumers, like all other consumers, are safeguarded by legislation such as the Consumer Protection Act. The Health Professions Council of South Africa also has a National Patients' Rights Charter outlining healthcare consumers' rights. These provisions ensure fair and equitable treatment, protect patients' well-being, promote informed decision-making, and ensure access to quality care.

Here is a detailed look at some key aspects of your rights:

* **Right to be informed:** You have the right to receive clear and understandable information about your medical condition, treatment options, and potential risks and benefits. It includes access to your medical records and the ability to ask questions and seek clarification.
* **Right to choose:** You can choose your preferred healthcare provider, including doctors, hospitals, and other healthcare professionals, and their preferred treatment plan. You also have the right to refuse treatment or withdraw from a treatment plan.
* **Right to privacy**: You have the right to confidentiality regarding your personal and medical information. This means that your information cannot be shared without your consent unless required by law.
* **Right to dignity and respect:** You have the right to be treated with dignity and respect, regardless of your background, beliefs, or health status. This includes being free from discrimination and harassment.
* **Right to seek redressal**: You can complain if you are not satisfied with the quality of care you have received or feel your rights have been violated. You can seek assistance from consumer protection agencies or other bodies.
* **Right to equality:** You have the right to equal access to healthcare services, regardless of your socioeconomic status, race, or any other characteristic.
* **Right to redressal and redressal:** In cases of negligence or harm, you can seek compensation or redressal for any damages suffered.
* **Right to fair value, good quality, and safety**: You have the right to expect that services are performed in a manner of good quality and free from defects. You also have the right to expect that services are performed safely and do not pose a risk to your health.

**Your rights are protected**

As a healthcare consumer, you can seek legal recourse to address your grievances if you are harmed or your rights have been violated. Besides the Consumer Protection Act, there are other options for consideration:

* **Ethical codes:** Healthcare professionals in South Africa are bound by moral codes issued by the Health Professions Council of South Africa (HPCSA). These codes emphasise respect for patients' rights and the need for ethical decision-making. You can, therefore, approach the HPCSA.
* **Patient advocacy:** Organisations such as the Cancer Association of South Africa, the South African Depression and Anxiety Group, and Chronic Myeloid Leukemia Support and Advocacy South Africa, among many others, advocate for patient rights and can help ensure that patients' voices are heard and that their rights are protected.
* **Legal remedies:** These remedies are often grounded in the South African Constitution and various legal acts.

**Seek out information**

Unlike in criminal law, where a person's rights are typically read to them, ensuring they are aware of their protections, in consumer law, consumers are generally responsible for researching and understanding their rights. As a healthcare consumer, you must proactively seek information about your protections.

**Rights always come with responsibilities.**

For every right, there is a responsibility that comes with it. So, while the rights of healthcare consumers are protected by law and other statutes, healthcare consumers must act responsibly and respectfully towards others, ensuring that these rights are not abused or infringed upon.

Below are some responsibilities that you should be aware of as a healthcare consumer:

* Patients are responsible for providing correct and complete information about their health and past medical history.
* Patients are responsible for reporting changes in their general health condition, symptoms, or allergies to the responsible caregiver.
* Patients are responsible for reporting if they do not understand the planned treatment or their part in the plan.
* Patients are responsible for following the recommended treatment plan they have agreed to, including instruction from nurses and other health personnel.
* Patients are responsible for treating others with respect.
* Patients are responsible for following facility rules regarding smoking, noise, and use of electrical equipment.
* Patients are responsible for what happens if they refuse the planned treatment.
* Patients are responsible for paying for their care.
* Patients are responsible for respecting the property and rights of others.

**Your partner for life**

Medshield members have several rights, encompassing aspects of their healthcare journey, including access to services, informed decision-making, and the right to privacy.

We believe that by upholding these rights, healthcare systems can foster trust and improve the overall experience of healthcare consumers, ensuring that they receive the best possible care in a fair and respectful environment.

**FIN**

(882 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.