

THE HEALTH DIGEST

December, 2022



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- The significance of Medical Aid cover, and why members who defraud Medical Aid funds are blacklisted
- 5 Holiday Wellness Tips

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CELLMED HEALTH
MEDICAL FUND

The significance of Medical Aid cover, and why members who defraud Medical Aid funds are blacklisted

As we celebrate life this festive season, we at CellMed Health Medical Fund thought we should share with you our valued members on the valuable contribution by medical aid funds in ensuring a healthy membership, healthy families, healthy communities, and a healthy nation.

- This to us is a vital social services delivery role by medical aid funds that we can be a people with good health and good life. It is what makes it everyone's responsibility to protect Medical Aid Funds from abuse by come unscrupulous members and service providers in the value chain. These benefits or roles include:
- Providing coverage on medical expenses, to enable members to receive the best medical care without any financial strain.
- Medical aid funds protect members from emergency situations and illnesses where they are suddenly expected to pay large medical costs for which they would not have been prepared for.
- They enable members to look after their families by focusing on getting early treatments as opposed to waiting until someone is seriously sick because of lack of money.
- Funds allow individual members to have access to better health care facilities like private hospitals in cases where services are not available in public hospitals.
- Medical aid Funds provide a solid social services support structure to the Country through access to health care as well as creating employment through investment of excess funds collected from the members monthly.

The Most Common Reasons Medical Aid Schemes Blacklist People

The most common reason medical schemes blacklist members is when they suspect them of "fraudulent or dishonest behaviour". This can include:

- Submitting false claims
- Getting treatment for unregistered beneficiaries
- Abuse of medical aid benefits
- Misrepresenting facts to get favourable terms.

If you are suspected of fraudulent or dishonest behaviour you will be blacklisted and will no longer be able to access benefits from that medical aid scheme.

Medical aid companies also have the right to blacklist you if they discover that you haven't submitted all your paperwork with the intention of defrauding the scheme. If you are blacklisted, your medical aid company will not pay any claims until the blacklisting is lifted. An appeal can be made in writing for a review of the blacklisting decision by the scheme.

For any medical aid issues kindly contact CellMed Health Medical Fund on 08677 200 200, email contactcentre@cellmed.co.zw or visit our website www.cellmed.co.zw.

CellMed Health Medical Fund wishes you a wonderful and safe festive season. We promise to bring you more healthy smiles in 2023! Life is good let's celebrate it responsibly, do not drink and drive this festive season!

5 HOLIDAY WELLNESS TIPS

- Practice mindful eating
- Prioritize sleep
- Enjoy Quality Time with Loved Ones
- Stay Active and Find Ways to Occupy Your Time
- Get Enough Exercise

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POWERED BY **CELLMED WELLNESS HUB**

ALWAYS HERE TO SERVE, 24/7.

Don't be stranded this festive season. Our contact centre will serve you.

Happy holidays!

WHATSAPP 0775716071 CALL 08677 200 200 TOLL FREE (ECONET) 08080221 / 015

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