



**THE
OVERSEAS
CAREGIVER**
with confidence and heart

GUIDE TO **MEDICAL AID CHECKS**

A FREE RESOURCE FROM
THE OVERSEAS CAREGIVER

Checking Medical Aid Charges

Peace of mind comes from knowing every charge is correct.

Step 1: Get Online Access

- Ask your parent's medical aid provider to set up an online portal profile. (Most have this already - you just need the access).
- Make sure you have:
 - Membership number
 - ID number
 - Email address (yours or theirs, depending on who will monitor).
- Save the username and password in your family caregiving file. (details in The Overseas Caregiver's Guide).

Step 2: Download the Account Data

- Log in to the portal each month.
- Download the claims/charges file — many providers allow CSV or Excel format. PDF files are great but then you cannot sort them by service provider or code. If your parent is hospitalised - there will be multiple lines of charges and a spreadsheet is simpler.
- Keep all files organised in a folder by month + year.
- (Example: "Discovery_May2025.csv")

Step 3: Review the Codes

Every claim line includes a tariff/ICD code.

- Cross-check each code with:
 - The type of service actually provided (consultation, pathology, radiology, medication).
 - The doctor or provider who submitted it.
- If something doesn't match (e.g., code for radiology when it was just a blood test), flag it.

Step 4: Be Aware of Common Errors

Sometimes medical aids reject or reprocess claims because of incorrect coding.

- Pathology labs often use the wrong code on first submission.
- When this happens, the medical aid passes the cost back to the member until corrected.
- These errors can look like unpaid or "out of pocket" costs, but they're often fixable.

Step 5: Query Any Concerns

If you spot a mismatch:

- Call or email the medical aid provider with the claim reference number.
- Ask the provider/doctor to resubmit with correct coding.
- Keep written records of queries and responses.

Caregiver's Quick Checklist

- Login details saved in a secure file
- CSV file downloaded monthly
- Codes checked against services provided
- Errors flagged with medical aid provider
- Records of queries stored safely

Caregiver's Tip

Checking codes may feel fiddly, but one small error can cost thousands of rand over time. A few minutes each month protects your parent's finances — and your peace of mind.

MY PERSONAL EXPERIENCE

- My Dad was hospitalised for approximately 1 month and was a member of Discovery Health on a Comprehensive Plan.
- As an example, there were a number of charges with a 586 code. If you see an item with a 586 code, check the reference *"We have not paid this amount as the diagnostic (ICD-10) code given cannot be the first code according to industry standards. Please ask your healthcare provider to resend the corrected claim."*
- This code means that the service provider (in his case it was Ampath where they do the various lab tests requested by the doctor) did not provide the correct code. Medical aids typically don't correct this themselves — they simply pass the cost on to you. The lab invoices you to pay the account.
- As Dad was in hospital for a period there were a myriad of tests performed and the amounts were racking up and these should have been covered under his plan.
- I emailed Ampath (and other suppliers) explaining they used the wrong code and to correct their error as I was not paying any of their accounts. They complied and resubmitted to Discovery Health.
- **In Hospital or Out of Hospital Charges** - this makes a difference. There were some charges - during the time my Dad was IN hospital that were listed as OUT of hospital for HIS payment. Again, email the supplier with the dates and request a resubmission under the correct billing bracket.
- I saved an amount of over R13,500 by checking these claims.



READY TO FEEL EVEN MORE CONFIDENT?

You've Already Started

Knowledge of this information on medical aids means you've taken the first step toward saving money for your parents. The journey doesn't have to feel overwhelming — with the right tools and guidance, it can feel lighter and more manageable.

If you're ready for more support, practical templates, and step-by-step lessons, **The Overseas Caregiver's Guide** is here to walk with you.



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