



## The Council for Medical Schemes – For you, for health, for life.

### What?

The Council for Medical Schemes (CMS) is a statutory body established in terms of the Medical Schemes Act 131 of 1998 to provide regulatory oversight to the medical scheme industry. The CMS' vision is to promote vibrant and affordable healthcare cover for all.

### Why?

It is our mission to regulate the medical schemes industry in a fair and transparent manner.

- We protect the public, informing them about their rights, obligations and other matters, in respect of medical schemes;
- We ensure that complaints raised by members of the public are handled appropriately and speedily;
- We ensure that all entities conducting the business of medical schemes, and other regulated entities, comply with the Medical Schemes Act;
- We ensure the improved management and governance of medical schemes;
- We advise the Minister of Health of appropriate regulatory and policy interventions that will assist in attaining national health policy objectives; and
- We collaborate with other entities in executing our regulatory mandate.

### Who?

The CMS governs the medical schemes industry and therefore your complaint should be related to your medical scheme. Any beneficiary or any person who is aggrieved with the conduct of a medical scheme can submit a complaint.

It is however very important to note that a prospective complainant should always first seek to resolve complaints through the complaints mechanisms in place at the respective medical scheme before approaching the CMS for assistance.

You can contact your scheme by phone or if not satisfied with the outcome, in writing to the Principal Officer of the scheme, giving her/him full details of your complaint. If you are not satisfied with the response from your Principal Officer, you can ask the matter to be referred to the Disputes Committee of your scheme.

If you are not satisfied with the decision of the Disputes Committee, you can appeal against the decision within 3 months of the date of the decision to the CMS. The appeal should be in the form of an affidavit directed to the CMS. We are for you.

### **When?**

When you need us! The CMS protects and informs the public about their medical scheme rights and obligations, ensuring that complaints raised are handled appropriately and speedily. We are for health.

### **How?**

Complaints against your medical scheme can be submitted by letter, fax, e-mail or in person at our Offices from Mondays to Fridays (08:00-17:00). The complaint form is available from [www.medicalschemes.com](http://www.medicalschemes.com)

Your complaints should be in writing, detailing the following: Full names, membership number, benefit option, contact details and full details of the complaint with any documents or information that substantiate the complaint.

The CMS' Customer Care Centre and Complaints Adjudication Unit also provides telephonic advice and personal consultations, when necessary.

Our aim is to provide a transparent, equitable, accessible, expeditious, as well as a reasonable and procedurally fair dispute resolution process. The CMS will send a written acknowledgement of a complaint within 3 working days of its receipt, providing the name, reference number and contact details of the person who will be dealing with a complaint.

In terms of Section 47 of the Medical Schemes Act 131 of 1998, a written complaint received in relation to any matter provided for in this Act will be referred to the medical scheme. The medical scheme is obliged to provide a written response to the CMS within 30 days.

The CMS shall within 4 days of receiving the complaint from the scheme or its administrator, analyse the complaint and refer the complaint to the relevant medical scheme for comments.

### **You can contact the CMS**

#### **Customer Care Centre**

0861 123 267  
0861 123 CMS

#### **Reception**

Tel: 012 431 0500  
Fax: 012 430 7644

#### **General enquiries**

E-mail enquiries: [information@medicalschemes.com](mailto:information@medicalschemes.com)  
[www.medicalschemes.com](http://www.medicalschemes.com)

#### **Complaints**

Fax: (086) 673 2466  
E-mail: [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com)

#### **Postal address**

Private Bag X34  
Hatfield  
0028

#### **Physical address**

Block A, Eco Glades 2 Office Park  
420 Witch-Hazel Avenue  
Eco Park, Centurion  
0157

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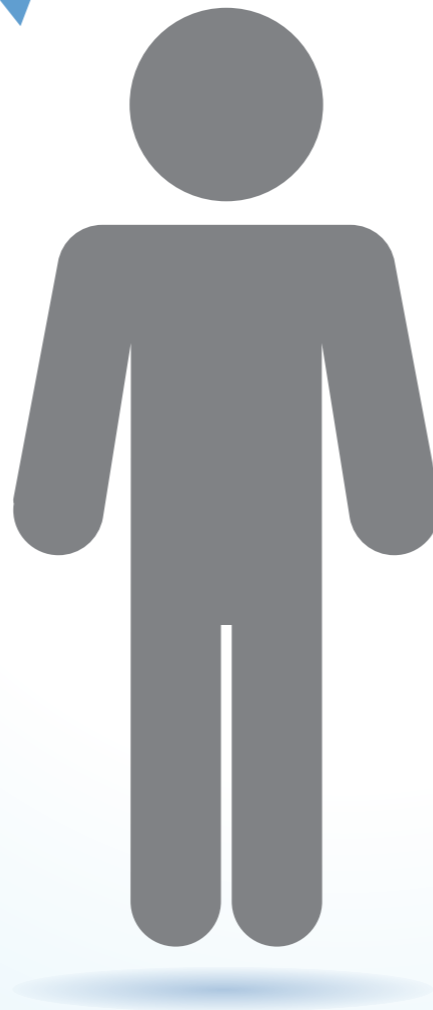
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# WHERE?

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At our Address:  
**Block A, Eco Glades 2 Office Park  
420 Witch-Hazel Avenue  
Eco Park, Centurion**

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