

FEES CHARGED FOR HANDLING CLAIMS

It is becoming more common that doctors run cash practices, whereby the patients settle accounts from their pocket and claim the amounts back from their medical schemes. A practice enquired whether they may then charge an administration fees to those patients requesting that an exception be made by the practice and this might be due to financial reasons, pensioners and so forth. The practice wanted to charge an additional fee of R30 for the effort and administration to those patients and call it an administration fee.

It was confirmed that a practitioner may only charge a fee for services rendered. The administration in a practice is not seen as a service and forms part of the overhead costs of the practice. The practitioner would be allowed to increase the consultation fee for that patient with the R30 for example. It would be acceptable to charge different consultation fees to various patients (i.e. lower tariff to cash paying patients) if the patients were informed prior what the cash tariff is and what the medical scheme tariff is. Section 6 of the National Health Act states as follows:-

“6. User to have full knowledge

(1) Every health care provider must inform a user of-

..... (c) the benefits, risks, costs and consequences generally associated with each option; and “

Lastly, it is important to put the same amount on the account (whether cash patient or medical aid patient claiming back) than the amount that was actually paid, otherwise it would be seen as a criminal act.