



Protect your medical aid

Description

Fraud, waste, abuse and error (FWAE) drain billions from medical aid schemes every year, undermining healthcare access and driving up member contributions significantly.

Understanding and preventing FWAE is crucial to maintaining the sustainability and integrity of medical aid schemes. As members, we each have a responsibility to be vigilant about potential FWAE activities, properly manage our personal membership details, avoid misuse of our benefits, report fraud through secure channels, and maintain ethical healthcare practices. We need to stay alert and be accountable.

FWAE takes many forms

FWAE are actions or mistakes that deplete resources from your medical aid scheme, undermining the scheme's financial health. It ultimately affects all its members because it reduces the shared pool of member contributions, resulting in higher premiums and fewer benefits (coverage) for everyone.

- **Fraud** – deliberate deception intended to secure unfair or unlawful gain.
- **Waste** – unnecessary use of benefits that drains medical aid resources.
- **Abuse** – misuse of resources or benefits beyond their intended purpose.
- **Error** – mistakes or inaccuracies that result in incorrect claims or payments.



Remember, even if you're entitled to certain benefits, using them when it's not medically necessary constitutes waste and affects the scheme's sustainability.

What happens if someone is caught committing fraud?

Medical aid schemes adopt a zero-tolerance approach to FWAE. Consequences include:

- Membership termination
- Potential impact on employment
- Criminal charges

- Legal prosecution



You can help prevent it

There are proactive steps you can take to help prevent FWAE and ensure your medical aid remains sustainable while safeguarding your benefits.

- **Check all claims for accuracy** – review your statements and claims carefully.
- **Protect your membership details** – don't share your personal information and keep your card safe.

- **Refuse to collude in fraudulent arrangements** – don't accept cash for claims of services you did not receive.
- **Be vigilant about your benefit usage.**

Blow the whistle on FWAE

EIGHT WAYS TO SUBMIT A REPORT TO THE WHISTLE BLOWERS ETHICS HOTLINE

- Call directly on the toll-free number 0800 112 811**
Use the dedicated Whistle Blowers hotline number to make a report via the live answering service.
- Download and use the Whistle Blowers app**
Download the secure Whistle Blowers app from Google Play or the Apple App Store. The app guides you through the reporting process.
- SMS to 33490**
Send your report via the SMS line from anywhere in South Africa at a cost of R1.50.
- Post a letter of your report**
Send a letter of your report to Whistle Blowers via post using the below details:
Freepost KZN665, Musgrave, South Africa, 4062
- Report online at www.whistleblowing.co.za**
Visit the Whistle Blowers website to report and make your submission via the online reporting platform.
- Fax your report**
Send your report to Whistle Blowers via a fax line:
Toll-free on **0800 212 689**
- Email to information@whistleblowing.co.za**
Send an email of your report privately to Whistle Blowers.
- WhatsApp**
Send your report to Whistle Blowers via WhatsApp on: **0313084664**

Remember, reports can be submitted anonymously or in confidence.

Category

1. Our Knowledge Centre