

## WHAT IS THE COUNCIL FOR MEDICAL SCHEMES (CMS)?

The Council for Medical Schemes is a statutory body established in terms of the Medical Schemes Act, 1998 (Act 131 of 1998) to provide regulatory oversight to the medical schemes industry, and to develop recommendations for ongoing regulatory and policy development.

## OUR VISION

Medical schemes which are regulated to protect the interests of beneficiaries of medical schemes and to promote fair and equitable access to private health care financial in order to maximise the health of South Africa.

## OUR MISSION

The Council will act in an administratively fair and transparent manner, with integrity and professionalism and will achieve this by:

- Informing the public about their rights and obligations in respect of access to medical schemes;
- Ensuring that all entities conducting the business of a medical scheme comply with the Act;
- Ensuring that complaints raised by beneficiaries of schemes, and the public, are handled appropriately and speedily;
- Contributing to improved management and governance of medical schemes, and
- Advising the Minister of Health of appropriate regulatory interventions that will assist in attaining national health policy objectives.

## HOW CAN THE COUNCIL HELP YOU?

The Medical Schemes Act mandates the Council for Medical Schemes, among other things, to investigate complaints and settle disputes relating to medical schemes.

If you are not happy with the way your medical scheme has handled your complaint, the Council will help you.

**YOU SHOULD CALL YOUR MEDICAL SCHEME FIRST AND TRY AND RESOLVE THE COMPLAINT WITH THE SCHEME AND ITS DISPUTES COMMITTEE.**

## HOW DOES THE COUNCIL HELP YOU WITH YOUR COMPLAINT?

If you have had a problem with, for instance:

- unpaid accounts
- unauthorised deductions
- poor service

- rejection of an application for membership
- discrimination on the grounds of ill health, age, race or gender.

You can also complain to CMS about your broker, scheme administrator or anybody rendering a service to the scheme's members who are accredited by CMS.

## WHAT YOU NEED TO DO

- First lodge your complaint with the principle officer of your medical scheme. If this does not resolve the complaint to your satisfaction, ask for the complaint to be heard by the scheme's disputes committee.
- If this procedure fails to satisfy you, telephone, write or e.mail our Complaints Unit and provide us with all the relevant details of the complaint.
- The street for the Council is:

Hadefields, Block E  
1267 Pretorius St  
Hatfield  
Pretoria

The postal address is:

Private Bag X34  
Hatfield  
0028

Telephone: 012 431 0500/84

Fax: 012 430 7644

Website: [www.medicalschemes.com](http://www.medicalschemes.com)