

Disputes process

Who we are

The BMW Employees Medical Aid Society (referred to as 'BEMAS'), registration number 1526. This is a non-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as 'the administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for BEMAS.

Contact us

For more information call us on 0860 002 107 or visit www.bemas.co.za

How to lodge a complaint against the BMW Employees Medical Aid Society

You have right to lodge a complaint. To ensure we resolve each complaint appropriately and efficiently, please follow the process below:

1. Contact us on 0860 002 107 and speak to a consultant. Get a reference number for your complaint. Members living or working in the vicinity of a 'Walk-in member support centre' can visit one of these centres, which are situated in Cape Town, Centurion, Durban and Johannesburg.
2. If we cannot resolve your complaint at this stage, contact your Human Resources department and request they forward your complaint to the Client Relationship Manager (CRM).
3. If you are not satisfied with the outcome of your complaint, you can escalate your complaint to BEMAS's Fund Manager and the Principal Officer – you can get their contact details from your Human Resources department. **They will need your reference number or names of the consultants who assisted you.**
4. After this, depending on the nature of your complaint, they may refer your complaint to a medical panel for consideration. The medical panel may request that you submit a motivation and clinical evidence for your request. Email BEMAS at service@discovery.co.za with your submission or to follow-up on your complaint.
5. If you are not satisfied with the outcome, you can ask that BEMAS's Board of Trustees review the outcome of any decision they make.
6. If you need to take a matter further, you may contact BEMAS's Dispute Committee. This committee is an independent body that can review decisions taken by BEMAS's Board of Trustees and rule whether the decision is in line with BEMAS Rules and policies. They do not make discretionary rulings.

Lodging your complaint with the Council for Medical Schemes

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's 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 all 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.
- 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 Aid Society. Any beneficiary or any person who is aggrieved with the conduct of a Medical Aid Society 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 Society 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 Society.

If you are not satisfied with the decision of the Disputes Committee, you can appeal against the decision within three 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 Aid Society can be submitted by letter, fax, email or in person at our Offices from Mondays to Fridays (08:00 to 17:00). The complaint form is available from www.medicalschemes.co.za

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 three 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 Aid Society. The Medical Aid Society is obliged to provide a written response to the CMS within 30 days.

The CMS shall within four days of receiving the complaint from the Society 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

Email enquiries: information@medicalschemes.co.za
www.medicalschemes.co.za

Complaints

Fax: (086) 673 2466
Email: complaints@medicalschemes.co.za

Postal Address

Private Bag
X34 Hatfield
0028

Physical address

Block A, Eco Glades 2 Office Park
420 Witch-Hazel Avenue
Eco Park, Centurion 015