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Memorandum on:
Legal duties on medical aid funds to make payment within SIX WEEKS

TO:
All Private Healthcare Professionals

The NPPF recently conducted an opinion survey on the service delivery of the open medical aid funds. The NPPF also received further complaints regarding frequent delays in payment by a specific fund.

The relevant fund was confronted with one such complaint as example and admitted that some, albeit a small percentage of payments are made later than 60 days after receipt of claims. We were informed by the fund that this should be acceptable.

The NPPF is not satisfied with this explanation, mostly on the basis of the following reasoning:

All medical aid funds in Namibia are registered in terms of the Medical Aid Funds Act (1995) and subsequent regulations promulgated in terms of that Act. Such regulations were promulgated in Government Gazette 1496 on 11 February 1997.

Regulation 8(1) states that “A registered fund **shall**, subject to its rules and these regulations, pay any claim for any benefit lodged under its rules by a member of the fund or a supplier of medical services within **six weeks** of the date on which such claim is received by the fund ...”. [Own Emphasis]

Regulation 13 states that “Any person who contravenes or fails to comply with any provision of these regulations shall be guilty of an offence ...”.

The NPPF feels it is important for healthcare practitioners to understand the duties of medical aid funds and urge all professionals and patients to contact the NPPF when it is suspected that the conduct of medical aid funds are unethical or unlawful.

Yours faithfully,

Dr Dries Coetzee

CEO

(per email)