

## Cover for diagnostic endoscopies

### Who we are

LA Health Medical Scheme (referred to as 'the Scheme'), registration number 1145, 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 who is registered as an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Scheme.

### Overview

Endoscopies – also called scopes – are used to investigate certain medical and surgical conditions like gastric ulcers, reflux, and infections. You can have a scope done in your doctor's rooms, or your doctor may prefer to do it in hospital or at a day surgery facility.

This document tells you how we pay for scopes in 2025.

We refer to scopes as the four diagnostic endoscopes namely gastroscopy, colonoscopy, sigmoidoscopy or proctoscopy. These are all used to investigate the digestive system. Please note that scopes used to investigate other body systems do not form part of this benefit.

This document explains how we pay for scopes that are done at a hospital or day surgery facility, and scopes done out-of-hospital in the doctor's rooms.

### You must contact us to preauthorise your scope as soon as possible

It is important to call and tell us about your scope as soon as you know about it. This is so that you know how we cover the scope, depending on where you're having it done.

### How we cover scopes

When you are having a planned scope, it is important to call us before the procedure. When you call us, we will confirm your benefits and tell you how we will pay your accounts. If we can only authorise the scope after the admission date, you will be responsible for 20% of the account, and the balance will be paid according to the Scheme Rules.

- Scopes form part of a defined list of day surgery procedures that may be safely done at a designated day surgery facility. If your scope is done at one of the Scheme's Day Surgery Network facilities, we will pay up to the LA Health Rate, without any co-payments.
- If the scope is done at a facility that is not on the Scheme's list of Day Surgery Network facilities, a R7 000 co-payment will apply. You must pay the co-payment directly to the hospital.

## How we pay for hospital and related accounts for scopes performed in-hospital or in the doctor's rooms:

### LA Comprehensive and LA Core

<b>In doctor's rooms</b>	We cover scopes at 100% of the LA Health Rate from the Major Medical Benefit (MMB), subject to preauthorisation.
<b>In-hospital</b>	We cover scopes at 100% of the LA Health Rate (hospital and related accounts) from the MMB, subject to preauthorisation.

### LA Active

<b>In doctor's rooms</b>	We cover scopes at 100% of the LA Health Rate. We pay the scope codes (scope tariff code and related modifiers) from the Major Medical Benefit (MMB). We pay the remainder of the codes on the scope account and the related accounts from the available Medical Savings Account (MSA) and/or Extended Day-to-day Benefit (EDB). Preauthorisation is required
<b>In-hospital</b>	We cover investigative scopes at 100% of the LA Health Rate. The first <b>R3 680</b> of the hospital account will be paid from the available Medical Savings Account and the balance will be paid from the Major Medical Benefit. All related accounts will be paid from the available Medical Savings Account and/or Extended Day-to-day benefit. Preauthorisation is required

### LA Focus

<b>In doctor's rooms</b>	We cover scopes at 100% of the LA Health Rate. We pay the scope codes (scope tariff code and related modifiers) from the Major Medical Benefit (MMB). We pay the remainder of the codes on the scope account and the related accounts from the available Medical Savings Account (MSA). Preauthorisation is required
<b>In-hospital</b>	We cover investigative scopes at 100% of the LA Health Rate. The first <b>R3 680</b> of the hospital account will be paid from the available Medical Savings Account (MSA) and the balance will be paid from the Major Medical Benefit. All related accounts will be paid from the available Medical Savings Account. Preauthorisation is required

## LA Keyplus

On LA KeyPlus, we only cover scopes in certain instances.

We only cover scopes for children aged 12 and younger, scopes related to surgery, or when it is covered as a confirmed Prescribed Minimum Benefit (PMB) for certain conditions.

You must have these scopes done in our KeyCare Day Surgery Network. If approved, we pay the cost of the scope at 100% of the LA Health Rate from the Major Medical Benefit (MMB).

## We cover scopes as a Prescribed Minimum Benefit (PMB) under certain conditions

We will pay the claim as a Prescribed Minimum Benefit (PMB), if the scope report confirms a Prescribed Minimum Benefit (PMB) diagnosis. No co-payment will apply in this instance.

## Contact us

Tel: 0860 103 933 • PO Box 652509 Benmore 2010 • [www.lahealth.co.za](http://www.lahealth.co.za)

## Complaints process

You may lodge a complaint or query with LA Health Medical Scheme directly on 0860 103 933 address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the LA Health Medical Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance.

Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue,  
Eco Park, Centurion, 0157 / 0861 123 267 / [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za) / [www.medicalschemes.co.za](http://www.medicalschemes.co.za).