medihelp

Medical emergencies explained



A medical emergency is a sudden and unexpected event that requires immediate medical or surgical treatment to protect a person's health. Failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place a person's life at risk.

Trauma

You are covered for major trauma that necessitates hospitalisation, such as:

- Motor vehicle accidents
- Burns
- Stab wounds
- Gunshot wounds
- Head wounds
- Post-exposure prophylaxis for HIV/AIDS

For emergency transport, call:
Netcare 911
082 911

For other non-emergency related enquiries:

- Account enquiries:
  0860 638 2273
- Email:
  customer.service@netcare.co.za

Medicine prescribed and dispensed at an emergency unit or pharmacy

Should the doctor at the emergency unit prescribe acute medicine, Medihelp will pay the medicine from the acute medicine benefits as set out in the Member guide.

Medihelp covers generic medicine at 100% of the Maximum Medical Aid Price (MMAP), except for MedMove!.

MedAdd, MedSaver, MedPrime, and MedElite

Medicine will first be paid from the savings account and then from the available day-to-day or acute medicine benefits.

Emergency hospitalisation

You must inform Medihelp of emergency hospital admissions within 72 hours after admission. Confirm with the hospital that Medihelp has been notified, or phone Medihelp on 086 0200 678 with the following information:

- Your membership number

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- Details of the patient, hospital, and doctor
- Diagnostic and procedure codes
- Admission date and time

Emergencies may qualify for PMB

Medical emergencies that qualify for prescribed minimum benefits (PMB) are funded at 100% of the cost. If the emergency does not qualify for PMB, available benefits for hospitalisation and treatment received from doctors and other healthcare providers will apply.

What is covered?

Services are subject to pre-authorisation and protocols

Netcare 911

In beneficiary's country of residence	All plans (except MedMove!)	MedMove!
In the RSA, Lesotho, Eswatini, Zimbabwe, Mozambique, Namibia, and Botswana • Transport by road • Transport by air	100% of the Medihelp tariff (MT) in the RSA, Lesotho, Eswatini, Zimbabwe, Mozambique, Namibia, and Botswana	100% of the Medihelp tariff (MT) in South Africa
Outside beneficiary's country of residence	**All plans (except MedMove!)**	**MedMove!**
Transport by road	100% of the MT **R2 730** per case	No benefit
Transport by air	100% of the MT **R18 500** per case	

Facility

- The hospital account
- The accounts of the doctor, anaesthetist, and other approved healthcare providers

MedReach and MedMove!

You must get your medicine from a pharmacy in the Medihelp Preferred Pharmacy Network.

Note

- Health conditions that do not qualify as emergencies will be paid from the available day-to-day benefits.
- Facility fees charged by doctors at emergency units are not covered.

New: Emergency room benefit for members under 19

From 2027, a new stand-alone Emergency room (ER) benefit applies to beneficiaries under 19 on all Medihelp plans, except MedMove!.* How much of the ER visit is covered depends on the triage level assigned by the emergency unit.

*MedMove! already includes an ER benefit that covers a facility fee. The new under-19 benefit described above does not apply to MedMove!.

Triage level	Urgency	ER consultation	ER facility fee
Level 1 – Red	Immediate/life-threatening	Covered	Usually not applicable if admitted
Level 2 – Orange	Very urgent	Covered	Covered
Level 3 – Yellow	Urgent	Covered	Covered
Level 4 – Green	Less urgent/non-urgent	Not covered from this benefit	Excluded

For a Level 4 case, the consultation may instead be paid from the member's available savings account or consultation benefit, depending on the plan. These are cases that could ordinarily have been treated at a GP practice.

This benefit applies only at hospital-based emergency rooms and qualifying 24-hour practices flagged as such on the Medihelp provider list. It does not apply at ordinary after-hours GP practices – the facility fee remains excluded there.

Use Medihelp's designated **ER provider** to avoid admission co-payments.