



Dear Adviser

COVID-19 | Solutions to pay medical scheme contributions

Momentum Medical Scheme has investigated various sustainable solutions to financially assist our members and employer groups during the COVID-19 pandemic.

We understand the financial impact the lockdown has had on our country as a whole and the residual impact of this on your clients.

You will agree the importance of retaining medical scheme cover during this period, as it is essential for your clients to have access to private healthcare especially during a pandemic of this nature. Please encourage your clients not to cancel their membership. If your clients' income has been directly impacted because of the COVID-19 lockdown, we are offering the solutions outlined below. These solutions are subject to certain qualifying criteria, to ensure the sustainability of the Scheme into the future.

Momentum Medical Scheme will provide cover for your clients to be treated for COVID-19 without any interim contribution increases to cater for this pandemic.

With this in mind Momentum Medical Scheme and Momentum Health Solutions would like to offer solutions to assist your clients in paying contributions. Together, we offer solutions that members can use to help them through these unprecedented times.

Using medical scheme savings and Momentum HealthSaver⁺ funds to pay contributions

Momentum Medical Scheme has requested special dispensation from the Council for Medical Schemes to temporarily allow our members to pay their contributions from **positive balances** in their medical scheme savings accounts.

Momentum Health Solutions offers members a HealthSaver account, which is a savings account that sits outside the medical scheme. The HealthSaver account allows Momentum Medical Scheme members to pay for their medical scheme contributions with the **positive balance** (excluding credit available) they have in this account. Members may also utilise HealthReturns Booster balances that they have accrued for free, to assist with paying contributions.

This is available to your clients who have **positive balances** in their medical savings and/or HealthSaver account. For your clients who have joined through their employer group, approval is required from their employer in order to take up this offer.



Your clients can check their HealthSaver balances on the Momentum app (available on Google Play and App Store) or by logging in to momentum.co.za, to see if they have sufficient funds available. They can also check their **positive** medical savings balance on momentum.co.za. Alternatively, they can WhatsApp or call us on 0860 11 78 59 for their balances.

In addition to using their HealthSaver funds to cover medical scheme contribution payments, your clients may also reduce the monthly contributions they make into their HealthSaver account, thereby freeing up money during this period.

You or your clients can email requests to take up this offer. If your clients submit the request, please ensure they email it to member@momentumhealth.co.za. If **you** send the request on behalf of your clients, email it to healthadviserservice@momentum.co.za. Kindly indicate in your email how many months of contributions your client would like to fund from their savings or HealthSaver balance.

Provider Choice

Your clients on the Custom, Incentive and Extender Options could also consider reviewing their benefit option's provider network choice during this period. For example, members on the Custom Any hospital, Any chronic provider Option, could consider changing to the Custom Associated hospital, Associated chronic provider Option. Please assist your clients who need advice on changing their provider choice over this period, taking into account their healthcare needs and individual circumstances.

To submit requests for changes in provider choice over this period, your client will need to complete an option change form and submit the completed form via email to member@momentumhealth.co.za. If **you** request this on behalf of your client, please send it to healthadviserservice@momentum.co.za. Please do not send the same request to both email addresses.

Contribution assistance for employer groups

We are aware that employer groups on Momentum Medical Scheme may also be experiencing some difficulty with contribution payments due to this crisis. As we want to ensure that your clients remain covered during this crisis, with guidance from the Council for Medical Schemes, we are doing everything we can to assist our members and employer groups.

While we cannot offer to write off contributions, we may be able to assist with payment solutions. If your employer group clients would like to apply for a payment solution, please ask them to submit a motivation, including details of the impact that the COVID-19 lockdown has had on their organisation's financial situation, via their Account Executive or Internal Service Consultant.

Their motivation should be signed by either the CEO or CFO of the organisation and provide details of what financial assistance is needed, for what period of time, and what type of payment arrangement they can commit to.

Please note that, in line with legislation, the Scheme can only pay commission on contributions received.



Multiply for Corporates

We are negotiating with the various regulators to ascertain how employer group clients, who have Multiply for Corporate rewards, can utilise their rewards to assist them and their employees in easing the financial burden during this crisis. If your employer group clients (ideally suited to groups with 30 members or more) are interested in discussing this opportunity, please contact your Health Business Development Manager (BDM) or Health Specialist for more information. You can also email your Account Executive or Internal Service Consultant.

More information

Click on the links to view copies of the communication we will be sending to [members](#) and [employer group](#) clients. If you have any questions and would like to discuss any of these solutions further, please call our contact centre on 0800 43 25 84, or speak to your Health BDM or Health Specialist.

Yours sincerely

Momentum Medical Scheme

**HealthSaver is an additional product available from Momentum Health Solutions, part of Momentum Metropolitan Life Limited, to seamlessly enhance your medical aid. Momentum Health Solutions is not a medical scheme, and is a separate entity to Momentum Medical Scheme.*