

D-CHIP Doctors Network

The D-CHIP Doctors Network is a benefit platform that enables members to seek treatment from any licensed doctor in Africa, but encourages members to seek treatment from doctors who participate in the D-CHIP national networks. Processing and payment policies applicable to doctors who treat D-CHIP patients are defined below.

D-CHIP Participating Doctors Networks:

- Are responsible for submitting a claim on behalf of each eligible D-CHIP patient for all treatment that is rendered.
- Will have payment sent directly to their office.
- Agree to adhere to the processing policies for D-CHIP covered services based on national health processing policies.

Participating doctors who belong to the national health programmes of their countries, but do not belong to the general D-CHIP Doctors Network, will be reimbursed based on a regional D-CHIP Doctors Network fee schedule.

Non-network Doctors

Doctors who do not belong to any of the partner networks that serve the D-CHIP are considered “non-network” doctors.

- Doctors' platforms
- Dentists
- Dermatologists
- General practitioners
- Geriatrics
- Gynecologists
- Herbalists / Traditional Medicine Practitioners
- Oncologists
- Ophthalmologists
- Paediatrics
- Psychiatrists
- Radiologists
- Urologists

Interested in participation? Sign up for the D-CHIP Doctors Network at: www.dchip.net

WHAT BENEFITS ARE INSURED?

Tailoring your private health insurance

D-CHIP's private health insurance cover doesn't come as a pre-determined plan. Instead, you can take full advantage of our modular healthcare insurance cover to build the scheme that you want.

Option 1: Standard out-patient cover

This option meets the costs of outpatient specialist consultations diagnostic tests on specialist referral and clinical practitioner charges.

Option 2 - Comprehensive - Out-patient cover

This option meets the costs of outpatient specialist consultations diagnostic tests on specialist referral and clinical practitioner charges on a full refund basis.

Option 3 – Therapies

This option provides benefit for complementary practitioner charges and physiotherapist charges. Within the above limit, coverage is available for up to 3 sessions of treatment a year for General Practitioner's referred physiotherapy and/or complementary practitioner treatment.

Option 4 – Psychiatric

This option provides cover for eligible in-patient and day-patient psychiatric treatment at a private hospital or day-patient unit listed in the Directory of Partner Hospitals. In addition, this option will provide cover for eligible outpatient psychiatric specialist consultations and clinical practitioners' charges for psychiatric treatment.

Option 5 – Dental and Optical Cash Benefit

This option provides cover for:

- (a) **80%** of the costs of eligible dental care up to a maximum of **\$100** each year; and
- (b) **80%** of the cost up to a maximum of **\$150** every two years for prescribed spectacles and contact lenses needed to correct vision.

This option also provides **\$15** of cover towards the cost of eye tests in each scheme year. So, what can you expect from your health insurance cover?

Cost Structure

We believe that health care services does not have to be based on social status alone, but anyone who may be in need. The poor and the rich should have access to affordable and quality health care services and products, as diseases and death have no respect for the poor or the rich.

The D-CHIP has therefore been designed to provide your relatives and friends with comprehensive health benefits at an affordable cost. There is a general plan for all our clients. Monthly premium amounts for members in the Enhanced D-CHIP will vary depending on where your relatives and friends live as well as the number of family members you elect to register. Although monthly premium amounts for members in the Enhanced-Overseas D-CHIP do not vary by region, they are based the membership option selected.

Depending on services rendered to the Member, some services, for example specialty care, In-House services and hospital admissions, will attract extra fees as charged by those facilities. Charges for other services such as labs and pharmacy by programme partners are discounted.

Frequently Asked Questions

Who can be insured?

- Perfect for anyone resident in Africa
- Anyone on vacation to Africa

WHAT SHOULD I KNOW?

- Minimum insurance period: 1 month
- Cover can be extended prior to expiry of the policy by phone, post, fax or e-mail
- Method of payment: Annually
Cancellation: anytime, effective to the last day of the month

How do I sign up to participate in the network serving the D-CHIP?

You can sign in as a medical practitioner or a member sponsoring a loved one. The D-CHIP participation agreement is available to download at for both Medical Practitioners and members.

Do I pay extra for the different Options:

Yes. The general insurance covers general treatment. All options come with extra costs which could be combined as preferred.

Does the Member have to pay for the services at the time service is rendered?

No. Because the services have been prepaid by the sponsor. The member will not have to pay at the time of service. The services provided outside the plan will be billed to the sponsor after the services have been rendered to the member.

How do I verify benefits and eligibility for D-CHIP patients?

There are three ways to verify benefits and eligibility for your TRDP patients:

Verify benefits and eligibility online using the online enquiry form.

Membership

Membership in the D-CHIP is voluntary. Each new Member must fulfill an initial Membership period of 12 consecutive months. After the initial 12-month period, you become eligible for the full scope of benefits offered under the Enhanced D-CHIP and will continue your Membership in the program on annual basis.

There is a grace period of **30 days** from your coverage effective date during which you may rescind your Membership agreement without any further obligation, provided you have not used any program services during that time. If you do not exercise your option to rescind within the 30-day grace period, you must remain enrolled in the program for the duration of the initial **12-month period** without further opportunity for voluntary disMembership.

There are three ways to register in the D-CHIP: online, by telephone or by mail. To avoid delays in delivering and processing mail, online or telephone Membership is strongly recommended. Coverage will begin on the first day of the month following the acceptance of your Membership application.

Once your Membership is processed, you will receive a welcome packet containing your program identification cards, Enhanced Program Benefits Booklet and other pertinent information by mail. Or, you have the option of receiving access to your welcome packet materials electronically by providing your e-mail address when you register.

Your coverage begins the first day of the month following your Membership, whether or not you have received your welcome packet.

*http://www.dchip.net/
Information Taken From:
http://www.mawista.com/siuk/*

D-CHIP

Diaspora-Care Health Insurance Programme

German Office

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HEALTH INSURANCE INFORMATION

Diaspora-Care Health Insurance Programme (D-CHIP), is an affordable medical insurance scheme created as one of the health care services that provides health care coverage for patients in Africa. The medical insurance is paid for by citizens who live abroad (DIASPORAs), for their loved ones still living in Africa.