

1. What is curatorship?

Answer:

Curatorship is where a court appoints an independent party to manage the affairs of the entity under curatorship for the best interest of the entity or the members in this case.

2. What is the difference between provisional curatorship and curatorship?

Answer:

Provisional curatorship is appointed subject to a final order as determined by the court on the return date.

3. Has SizweHosmed officially been placed under curatorship?

Answer:

Yes. The Scheme has officially been placed under provisional curatorship, and a provisional curator, Lebogang Grace Mpakati, has been appointed.

4. Why is the Scheme under Provisional Curatorship?

The Scheme was placed under provisional curatorship due to an application made by the Council of Medical Schemes to address the Scheme's current solvency concerns and regulatory non-compliance.

5. Will my medical aid benefits or claims be affected?

Answer:

No. Your benefits and claims are not affected. All business operations, including authorisations, claims processing, and member services, are continuing as normal. We remain fully committed to ensuring uninterrupted service.

6. Should I be concerned about the future of the scheme?

Answer:

There is no immediate cause for concern. The provisional curatorship process is a regulatory measure intended to protect members and ensure the long-term sustainability of the scheme. Members will be kept abreast of any developments.

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7. Can I still access healthcare services as usual?

Answer:

Yes, absolutely. Members can continue to access healthcare services as normal. There are no changes to your benefits.

8. Is Sizwe Hosmed Closing down at the end of the year?

Answer:

At this point, Sizwe Hosmed is open for business. All business operations, including authorisations, claims processing, and member services, are continuing as normal. We remain fully committed to ensuring uninterrupted service. Progress on the state of the Scheme will be provided regularly to members.

9. Can I, as a member, be denied services because of the curatorship?

Answer:

No. There is no reason why members of the Scheme should be denied access to healthcare services because of the curatorship, as the Scheme continues to settle member claims.

10. Is the reason for the delayed payment the curatorship?

Answer:

No. Curatorship is not the cause of the delayed payments. Please be assured that these delays were not due to a lack of funds, but rather to issues beyond the Curator and the Scheme's control. The challenges have been resolved, and claims processing has resumed. The Scheme is committed to settling future claims promptly and efficiently.

11. Does the Scheme have funds to pay claims?

Answer:

Sizwe Hosmed continues to hold sufficient reserves to pay claims, and members can remain confident in the Scheme's ability to honour this commitment.

12. What is the Scheme's solvency?

Answer:

The solvency will be communicated at the Special General Meeting (SGM) on 27 September 2025.

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13. Why are members being denied access to network hospitals?

Answer:

Members were temporarily denied access to services due to delayed claims payments caused by the management switchover of the scheme to the Curator. However, this has been resolved, and claims payments have resumed.

14. What is the Scheme doing about ensuring that members are not denied access to care?

Answer:

The Scheme is actively engaging with various healthcare providers to ensure Sizwe Hosmed members receive care and are not required to pay upfront payments for services. To this extent, members will receive regular service at NHN, **Netcare**, **Clinix** and **Mediclinic hospital groups**.

Unfortunately, **Life Healthcare** and **Lenmed hospitals** are not taking Sizwe Hosmed members. Despite this, we commit to continuing to engage with them and provide an update. There are alternative hospitals that members can use as alternatives and the list is available to the Scheme's website.

15. How is access to medication affected?

Answer:

For medication, we have negotiated with our partner pharmacies - **Clicks**, **Dischem** and **Medirite** to ensure that you continue to receive medication without being asked to pay upfront.

16. What do I do if I am refused service or asked to pay up front?

Answer:

If this happens, please get in touch with the Scheme on the following contact details:

Customer Service: 0860 100 871

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17. If I am in an accident or need emergency care, what do I do?

Answer:

You will continue to receive emergency care from our emergency service provider, Netcare 911. Members can call **082 911** in an emergency. Please remember to get authorisation within 48 hours of being admitted.

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