SIZWE HOSMED
MEDICAL SCHEME
Your choice for quality care

18 November 2026

Dear Valued Member,

RE**: PROTECTING YOUR MEDICAL AID – BEWARE OF FRAUD, WASTE AND ABUSE**

We are writing to raise awareness about Fraud, Waste and Abuse (FWA) and how it affects you as a member.

Fraud, waste and abuse increases the cost of healthcare for everyone. When benefits are misused, it can lead to depleted benefits, higher contributions, and even termination of membership.

What is Fraud, Waste and Abuse?

1**. Fraud** – Deliberately claiming for services you did not receive, sharing your membership card with non-members, or submitting false claims.

2. **Waste** – Using benefits unnecessarily, e.g. visiting multiple doctors for the same condition, or requesting medication you do not need.

3. **Abuse** – Practices that are not in line with scheme rules, e.g. a provider charging for services not rendered.

Common Examples to Watch Out For:

- A provider asks you to sign a blank claim form
- You are asked to share your membership card / number with someone else
- You receive a claim for a service / hospital visit you did not attend
- Someone offers you cash or a gift to use your medical aid

How You Can Protect Yourself:

- Never share your membership card or number
- Never sign blank claim forms – always check what you are signing for
- Check your claims statements regularly
- Keep your contact details updated so you receive notifications

JOHANNESBURG
Waterfall Office Park,
1 Bekker Road,
Vorna Valley, Midrand
1696
Tel: +27 (11) 298 1500

CAPE TOWN
Norton Rose House,
8 Riebeek Street,
Cape Town
Tel: +27 (21) 402 9600
Fax: +27 (21) 418 1400

DURBAN
19 Hurst Grove,
Clifton Grove,
Musgrave, Durban
Tel: +27 (31) 304 4829
Fax: +27 (31) 304 4839

GQEBERHA
70 - 2nd Avenue,
Newton Park,
Nelson Mandela Bay
Tel: +27 (41) 503 1000
Fax: +27 (41) 503 1302

Only use your benefits for your own genuine medical needs

How to Report Suspected Fraud:

If you suspect fraud, waste or abuse, please report it confidentially to our whistleblower contact points:

Email: sizwehosmed@whistleblowing.co.za

Hotline: 0800 212 150

You can remain anonymous. Reporting helps protect your benefits and those of other members.

Thank you for helping us keep your medical aid sustainable and fair for all.

Yours sincerely,



Ian Fleming

Curator: Sizwe Hosmed Medical Scheme

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