



Adding newborns to Discovery Health Medical Scheme

Frequently asked questions

Adding newborns to Discovery Health Medical Scheme

From 1 September 2014 it will be compulsory to include a newborn's ID number when a member adds their newborn baby to their Discovery Health Medical Scheme membership. This document provides you with answers to some of the frequently asked questions about registering a newborn that will help avoid delays in these applications.

When must a member add their baby to their membership?

To ensure all necessary treatment for the baby is covered, a member must register their baby on their medical aid membership as soon as possible, **within 90 days from the date of birth.**

Discovery Health Medical Scheme will automatically cover the baby in the first calendar month after his or her birth. For example, if the baby is born on 16 June, he or she will have automatic cover from 16 June to 30 June under the mother's membership.

When does the member start paying a contribution for their baby?

A member will only start paying a contribution for their newborn baby from the first day of the month after the birth. For example if the baby is born on 27 March, they will pay the first contribution on 1 April.

What happens if the member does not register their baby within 90 days after birth?

If the baby is not registered within 90 days of their date of birth, there may be a period of time that the member cannot claim for medical expenses for their baby.

Why is it necessary to submit the ID number for a newborn baby?

Having this identity number will make sure Discovery Health Medical Scheme keeps up-to-date and complete records for members' health policy, which is important for delivering the best service.

Where do members get their newborn's ID number from?

The Department of Home Affairs now issues identity numbers at many hospitals, after the birth. So it's easy for members having a baby in hospital to get their newborn's ID number.

What happens if the hospital a baby is born in does not have the facility to register for an ID number?

Where a hospital does not provide this service, members can register their babies directly at Home Affairs. Discovery Health Medical Scheme allows 90 days from the date of birth to have a newborn added to the scheme, to allow time for the registration to be done.

Is there a list of hospitals that provide this facility?

The Scheme does not keep a list of hospitals with this facility. The arrangement is between the hospital and the Department of Home Affairs.

What happens to a newborn application that has no ID number?

When the Scheme receives an application without the newborn's ID number, they will check the Home Affairs' database to retrieve the ID number. However, if this is unsuccessful, the application will be pending until the ID number is received. The member will have the opportunity to register the baby with Home Affairs should the hospital not have the facility. The member has 90 days from the date of birth for the baby to be registered free of underwriting with Discovery Health Medical Scheme.

What happens if there is an emergency and the newborn needs to be hospitalised before the ID number is received?

Discovery Health Medical Scheme will review all emergency cases. The current process for an emergency within the first 90 days from birth will remain. This process is that the authorisation will be loaded on a parent's profile and then pending. Admission will go ahead as normal without any impact to the child.

What happens to a newborn application when a child is born in another country, and the parents are South African citizens?

In this instance, when the Scheme receives an application without the newborn's ID number, we will accept the application, like we would if we received an application with the ID number.

What happens to a newborn application when the child is born in South Africa, and the parents are not South African citizens?

In this instance, when the Scheme receives an application without the newborn's ID number, we will accept the application, like we would if we received an application with the ID number.

What happens to a newborn application when the child is born in another country and the parents are not South African citizens?

In this instance, when the Scheme receives an application without the newborn's ID number, we will accept the application, like we would if we received an application with the ID number.

What happens if a South Africa citizen adopts a child born outside of South Africa?

In this instance, when the Scheme receives an application without the newborn's ID number, we will accept the application, like we would if we received an application with the ID number.