

How do we pay claims when your healthcare provider charges above the Fund Rate

From July 2018, when Discovery started administering the Fund, we paid claims up to the Fund Rate and deposited the money into your bank account. You then had to pay the full amount charged directly to the provider. That means you had to use the money the Fund paid and some of your own money to pay the full cost of the claim.

On 1 January 2019, we started a new way of doing things to make paying healthcare providers more convenient for you.

We pay claims at the Fund Rate directly to your doctor or other healthcare providers, even if they charge more than the Fund Rate. This means that you only have to pay the doctor the difference between what the Fund paid (the Fund Rate) and the full cost of the treatment (the shortfall amount).