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**WAITING PERIODS**

The SpesNet Healthcare Helpline is receiving an increasing amount of calls to assist with cases whereby medical schemes refuse payment or authorization because of waiting periods on patients.

A medical scheme may impose a waiting period when a patient joins their medical scheme. The extent of the waiting period depends on the patient's medical scheme history, how long the patient was without medical cover prior to joining the scheme, or the length of time the patient belonged to a previous scheme. The new medical scheme can impose a waiting period, which may include;

1. Condition specific exclusions for a period of up to 1 year (but only if the patient was known to have had the condition before joining the new scheme) or a
2. General waiting period of up to 3 months.

Also note that in certain situations PMB conditions may be excluded during the waiting period, but in specific situations, a medical scheme is not allowed to exclude a PMB condition in the waiting period.

SUMMARY	Can the medical scheme impose the following waiting period?		Can this waiting period include PMB conditions?
	General waiting period for 3 months	Condition-specific for 12 months	
History of patients' previous medical scheme coverage			
New applicants, or Persons not members on any scheme for preceding 90 days	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Applicants who joined new scheme <b>within 90 days</b> from leaving previous scheme <b>but</b> were members for < 2 years at previous scheme	No	<b>Yes</b>	No
Applicants who joined new scheme <b>within 90 days</b> from leaving previous scheme <b>and</b> were members at previous scheme for > 2 years	<b>Yes</b>	No	No
Change of benefit option	No	No	No
Child-dependant born during period of membership	No	No	No
Involuntary transfers due to change of employment or employer changing schemes	No	No	No

Before a waiting period query is forwarded to the SpesNet Healthcare Help line for assistance, you need to establish the following:

1. With regards to the condition / diagnosis
  - Is it a known (pre-existing) or new condition?
  - Is it a PMB condition or not?
2. Prior to joining the new medical scheme
  - For how long was the patient without any medical scheme coverage?
  - Was the patient on his/her former scheme / schemes for a period of longer/ shorter than 2 years in total?