

COMPLETE ALL THE GREEN AREAS

Member no.:		Beneficiary number:		Date:	
Ex Gratia Application for :				Date and nature of service:	

GO or NO-GO Decision - The following will generally **not** be considered for ex-gratia:

Benefits in the savings plan	Rule exclusions (including where a doctor's instructions are ignored)	Fees that are charged above the Scale of Benefits (BHF tariffs)	Diagnoses/Care/Procedures that are new and have not been approved by the Scheme	Co-payments, penalties and levies
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Use the ratings scales below to evaluate applications. Points are allocated across 4 elements - Medical Necessity, Financial Considerations, Member Influence and Trustees Discretionary points. Approved Ex Gratia payments have a minimum 5% (minimum value R200.00) member portion. The total score is converted proportionately to the amount of the ex gratia application.

THE RATING SCALES

1. Medical necessity (35 points) (Note: Consider member behaviour and history and not only the current situation)

Medical necessity rating (13)		Quality appropriateness (5)		Member ability to influence or elect treatment (4)		Effectiveness of the intervention (4)		Probable recurrence (3)		Likely recurrence of condition (3)		Alternatives (3)	
Score		Score		Score		Score		Score		Score		Score	
	4		1	Likely	1		1	Improbable	1	Likely	1		1
	6		2		2		2		2		2		2
	8		3		3		3	Probable	3	Unlikely	3	No alternative	3
	10		4	Unlikely	4	Quick & effective	4						
Major quality/cost advantage	13	Right stuff, right price	5										

2. Financial consideration (25 points)

Member's income (8)		Number of dependants (7)		Value of the excess (R) (6)		Impact on the Scheme (4)	
Score		Score		Score		Score	
R30,001+	4	1	1	201- 750	1	+R15,001 per year	1
R20,001-R30,000	5	2	2	751 – 1 500	2	R10,001 - R15,000 per year	2
R10,001-R20,000	6	3	3	1 501 – 2 250	3	5,001 - 10,000 per year	3
R6001-R10,000	7	4	4	2 251 – 3 000	4	<5,000 per year	4
Less than R6,000	8	5	5	3 001- 4 000	5		
		6	6	4 001+	6		
		7+	7				

3. Member Influence (20 points)

Membership duration (Yrs) (5)		Previous ex gratia applications (last two years) (4)		Specific/family medical conditions/ history (6)		Member's spending pattern - preceding 12 months (5)	
Score		Score		Score		Score	
0-2	1	Member could influence expense more	1	<10% of spend to one or more identified condition	1	Significant inappropriateness	1
3-5	2		2		2		2
6-8	3		3		3		3
9-10	4	Member could influence expense less	4		4		4
11+	5				5	Appropriate spend	5

				>60% of spend to one or more identified condition	6		
4. Ex Gratia Committee/ Trustees decision (15)						Score	
(Summary of Committee decision):							
Scores	Actual	Maximum achievable	Ratio	Authorised signatures:			
- Medical Necessity	#VALUE!	35	#VALUE!				
- Financial considerations	#VALUE!	25	#VALUE!	Medical Advisor			Date
- Member influence	#VALUE!	20	#VALUE!				
Sub-total	#VALUE!	80	#VALUE!	Principal Officer			Date
- Discretionary (max 15%)		15	#VALUE!				
Total score	#VALUE!	95	#VALUE!	Trustee/s			Date
	#VALUE!	5					