



# MOTORSPORT SOUTH AFRICA

Association incorporated under section 21 Reg. No. 1995/05605/08

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## MSA MEDICAL INSURANCE PROCEDURE FOR CLAIMING – FOR THE PERIOD 01/01/2007 TO 31/12/2007

### It is important to note the following points in the event of a motor sport accident resulting in an insurance claim.

1. Following an injury, it is imperative that you inform Motorsport SA within **30 days** from the date of the accident or your claim will not be entertained. MSA in turn will forward a copy of the Claim Form and Medical Certificate to you. You are required to complete and sign the Claim Form (or if you are a minor, your parent / guardian needs to sign) and the doctor who is treating you must complete and sign the Medical Certificate and return to MSA ASAP. **Invoices and statements from Doctors etc. are to be submitted to MSA within 30 days from the date of submission of the claim. Invoices must be submitted to MSA as and when received and not collated until the end of the treatment.**
2. Once completed, please forward (either by post or hand delivery) the Claim Form and Medical Certificate together with the **ORIGINAL** medical accounts (**not fax copies or Photostats**) to Motorsport SA, P O Box 11499, Vorna Valley, 1686. The insurers are unable to process the claim without these original forms.

**IF A MEDICAL CLAIM DOES NOT EXCEED R1000.00 YOU ARE PERSONALLY LIABLE FOR THE PAYMENT.**

3. The claim will be processed at MSA offices and forwarded on to the Insurers. However all queries regarding claims must be directed to MSA. The claim will take approximately 4 - 6 weeks from date of receiving original documentation, depending on whether or not there are any queries **AND PROVIDED ALL ORIGINAL DOCUMENTS HAVE BEEN SUBMITTED AND ALL PROCEDURES ARE FOLLOWED.**

### THE FOLLOWING POINTS ARE IMPORTANT TO NOTE:

- a. **A person is unable to lodge a claim with MSA if they have submitted a claim to their Medical Aid Society.** The only time such a claim will be entertained is if the competitor wishes to be paid out for the shortfall (in excess of R1000-00), in which case, the relevant original accounts **must** be accompanied by **legible** Medical Aid statements reflecting payments and shortfalls, together with the relevant original invoices. **It is illegal to claim from both Medical Aid & Medical Insurance.**
- b. In the event of a competitor having involved his/her medical aid in order to get admitted to hospital, MSA must still be notified of this fact and a claim must still be registered for record purposes.
- c. **A competitor / official is at all times liable for payment/settlement of their own medical accounts. It is not the responsibility of Motorsport SA to contact the medical practitioner / hospitals with regard to payments. Competitors must ensure that he / she gives his / her own address to doctors and hospitals and in turn forward these original accounts to MSA as soon as possible.**

- d. A competitor can only claim if covered by the Motorsport Insurance Policy and a person is only covered by the Insurance Policy for MSA sanctioned events and official practice (provided the official practice is listed in the event's Supplementary Regulations). The accident and competitors name and injuries must also be noted on the organisers' Accident Report Form for that event, if the accident is not noted on the Accident Report Form, it is the organiser's responsibility to provide the necessary proof that the competitor was injured at their event. If MSA does not receive the necessary proof the claim will not be entertained.
- e. Permission for a competitor / official to be air-lifted to a hospital can only be given by the event's relevant Chief Medical Officer who must, in turn obtain authorisation either from Dr John Boden at 082 820 8021 or Mr Neil Gargan at 083 263 4877. Re-location by air will also need authorisation and only be considered if a life-threatening situation occurs.
- f. **In the event of secondary treatment being necessary (i.e. having pins/plates removed at a later date) a letter must be produced by your doctor motivating such treatment.**
- g. Prolonged treatment such as physiotherapy or X-rays will also need a letter of motivation from your doctor.
- h. The use of private facilities except where private facilities are ordered by a Doctor will not be paid.
- i. Claimants are requested to take advantage of discounted Doctors accounts and claimants should submit accounts as soon as possible so that the insurance company could benefit from such discounted account.
- j. **The preferred method of payment is that competitors / officials pay Medical accounts and claim back from MSA insurance.**
- k. **A competitor remains responsible at all times for the payment of all accounts.**
- l. All medical expenses are only covered for a 2 year / 24 month period from date of injury.
- m. In the event of a death claim a post mortem report and death certificate must be submitted with the claim form before a claim will be paid out.

**If a claim is submitted to MSA and the above procedures are not followed, the claim will be returned for the competitor / officials own account. This could result in unnecessary delays and possible legal steps being taken against the competitor/official.**

**PROTOCOL FOR CLAIMING FOR INJURY FROM MSA MEDICAL INSURANCE FUND**  
**TO BE READ IN CONJUNCTION WITH THE PROCEDURES OF CLAIMING**

**(All claims are limited to the cover taken for the calendar year)**

**GENERAL**

**MSA accepts that injuries of varying degrees of severity will occur during motorsport events. MSA is also aware that only a minority of medical aid societies are prepared to cover injuries resulting from participation in extreme sports, which includes motorsport. In order that a competitor with an annual licence, who is not covered by their medical aid for motorsport injuries, may still access appropriate medical treatment at private medical facilities, MSA provides a medical insurance scheme for treatment of injuries.**

As a result of a dramatic increase in claims registered over the last few years, it has become imperative to manage claims more effectively, thus attempting to prevent dramatic increases in the annual premium. This will require authorisation for certain facets of medical treatment, which will prevent over servicing and overcharging by certain specialities.

**THE FOLLOWING PROTOCOLS ARE INTRODUCED WITH IMMEDIATE EFFECT:**

1. **EVENT INJURY NOTIFICATION**

Every competitor who is involved in an accident or a fall at an event is required to consult the medical personnel at the event and have their names and licence numbers entered on the official MSA Accident Report Form for the event, immaterial of the severity of the injury. At the time of an accident or fall, the competitor may, as a result of anger, frustration or injured pride, disregard an injury which becomes symptomatic in the subsequent few days and require treatment including surgery. This is of particular importance with regard to injuries of the ankles, knees and the neck.

MSA reserves the right to refuse a claim from a competitor whose name does not appear on the official Accident Report Form for the event at which the injury is alleged to have occurred.

2. **CLAIM NOTIFICATION**

**Every competitor is requested to register a possible claim with MSA at the earliest possible time following the injury. MSA will not consider claims for injury that are registered in excess of 30 days after injury.**

3. **TRANSPORT TO HOSPITAL**

Transport to the nearest hospital appropriate to treat the competitors injuries will be covered by MSA insurance, but only if the cost is in excess of R1000.00 (see point 2 of Procedures For Claiming)

Should the injured competitor, the competitor's team members or family request transport to an alternate distant hospital for social reasons for example, ease of hospital visiting, the competitor or the team will be held responsible for the costs of the ambulance transport.

Should an injured competitor require ambulance transport from the primary treating hospital to a second hospital for more advanced treatment that is not available at the primary hospital; the costs of the ambulance transfer will be borne by MSA insurance. Transfer of an injured competitor from

the primary treating hospital to a second hospital of a similar level for social reasons will not be covered by MSA insurance.

Should the competitor, the competitor's team members or family reject the advice of the event medical personnel with regard to the need for ambulance transport and decide to transport the injured competitor by private transport, MSA and the event medical personnel are not, in any manner, responsible for any complication that may occur during transport. The official MSA refusal of medical attention form must be completed and signed by the competitor.

In certain circumstances, the need for air transport of injured competitors is required and accepted by MSA. These circumstances include the type and severity of the injury or injuries and the distance to a definitive care hospital.

The chief medical officer or co-ordinator at the event who requests the air transport of the injured competitor must receive authorisation for the transfer prior to the transfer. The CMO or CMC must contact Dr. Boden or, in his absence, his official deputy, and receive verbal authorisation with an authorisation number.

In the event that an injured competitor requires to be transferred from a primary hospital to a second hospital for advanced definitive care, the identical authorisation procedure must be followed.

Failure to follow the stated authorisation procedure will result in an enquiry.

4. **TREATMENT AT ACCIDENT AND EMERGENCY UNITS**

All treatment received by injured competitors or officials at a motorsport event is free of charge.

An injured competitor who is treated at an A & E Unit and the cost of the treatment is less than R1000-00 is responsible for the costs of the treatment rendered. Costs in excess of R1000-00 may be claimed from MSA insurance.

5. **COSTS OF X-RAYS (RADIOLOGY)**

**Plain X-rays of the neck, the chest, the pelvis and the long bones are essential diagnostic procedures in the emergency treatment of an injured competitor and may be claimed for.**

Specialised X-ray procedures which will include:

- 1) Ultrasound examinations;
- 2) Plain X-rays with administration of contrast;
- 3) CT scans;
- 4) CT scans with administration of contrast;
- 5) MRI scans;
- 6) MRI scans with administration of contrast;
- 7) MRA scans;

Require authorisation prior to the performance of the above procedures. The authorisation procedure remains the same – the treatment doctor must receive verbal and written authorisation from MSA. MSA reserves the right to refuse payment should authorisation not be obtained.

6. **HOSPITAL ADMISSION**

**MSA accepts that certain injuries will require hospital admission and will authorise admission. The following procedure will be followed:**

- 6.1 Authorisation must be obtained from MSA;
- 6.2 Admission will be authorised to a general ward;

- 6.3 Admission to semi-private, private and ICU wards will require motivation from the treating specialist;
- 6.4 Admission to semi-private or private wards for personal or social reasons will be split-billed. MSA will pay the general ward rates and the competitor will be responsible for the payment of the difference between the general ward and the semi-private or private ward rates;
- 6.5 Excessive duration of hospital admission will be investigated;

**The tariff for hospital, specialists and laboratory costs need to be negotiated as all the divisions mentioned above have the right to bill at private rates which is significantly higher than medical aid rates.**

## 7 REHABILITATION

- 7.1 MSA wishes to see every injured competitor return, fully recovered, to motorsport at the earliest possible time.
- 7.2 **MSA insurance will bear the costs for 10 physiotherapy (this includes Bio kinetics; Callisthenics or any similar treatment) sessions per year. Sessions required in excess of 10 will be the responsibility of the individual competitor.**
- 7.3 **Protective devices that are required during the immediate post-injury period, such as neck, arm, knees and ankle braces will be paid by MSA insurance.**
- 7.4 MSA will cover the costs of basic equipment required by competitors who have sustained life changing injuries, such as spinal injuries with paralysis or amputations, to enable them to return to normal life as early as possible. Extensive specialised physiotherapy may be required by competitors with spinal injuries and amputations MSA will consider requests for prolonged physiotherapy. Professional psychological counseling for competitors with spinal injuries and amputations will be considered by MSA,

only up to the limit of Medical Expense Cover.

- 7.5 **Competitors who have fully recovered from their injuries and their treating specialists have recommended preventative devices, such as seats, cushions and braces will be responsible for the acquisition of such devices personally.**

## 8. SURGERY

- 8.1 Certain surgical procedures may be performed only to facilitate an early return of a competitor to competition, such procedures will be investigated by MSA and should it be proven that the surgery was not essential, the competitor will be held responsible for the account.
- 8.2 Second and subsequent operations to correct life and limb threatening conditions will be accepted. The general authorisation procedure must be followed.
- 8.3 Second operations for the removal of orthopaedic hardware which was inserted for legitimate clinical indications, will be authorized by MSA.
- 8.4 Requests for plastic or reconstructive surgery will only be considered on an individual basis and will require MSA authorisation.

## 9. MISCELLANEOUS

- 9.1 Authorisation for the treatment of injuries will only be granted if the injury occurred in official practice or racing.
- 9.2 Injuries that occur in:
  - 9.2.1 Unofficial practice;
  - 9.2.2 Competitors with one event licences;
  - 9.2.3 In events that occur without an MSA permit;
  - 9.2.4 A competitor who has not provided a medical certificate stating that they have completely recovered;

**will not be authorized by MSA.**