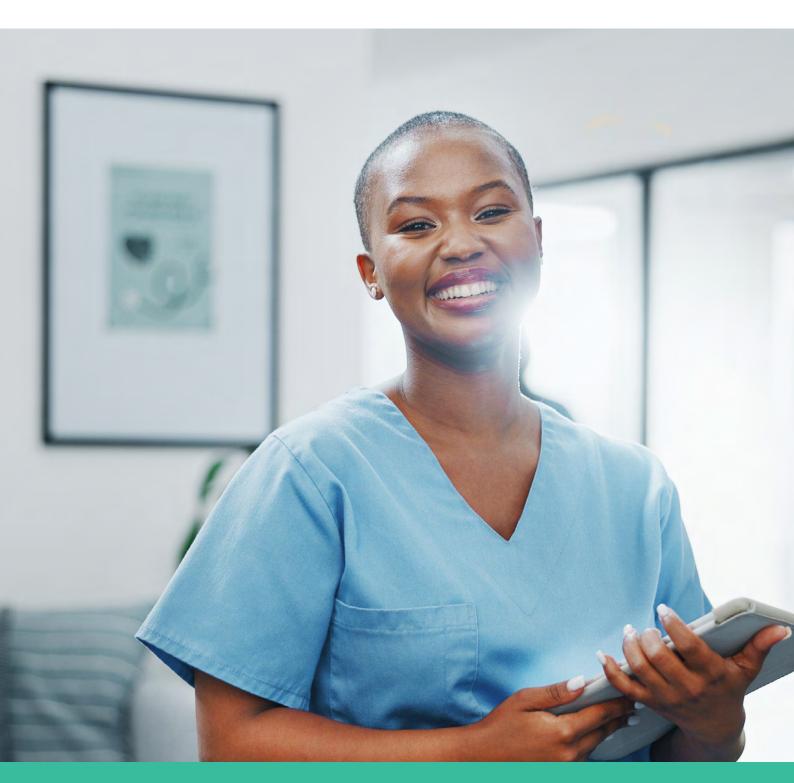


Making **Private Healthcare** Affordable and Accessible for all South Africans.



Hospital Manual 2024





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Membership Cards













Emergency Department



Scheme Members and Insurance Policyholders are required to authorise their Emergency Department visit with a Kaelo Hospital Case Manager by calling 0861 665 665 and following the voice prompts. Details for the Member or Policyholder and the event requiring authorisation must be verified by Kaelo Hospital Case Manager.



Authorisation will only be approved if the Member or Policyholder has an active Plan or Policy and if the event is a covered Benefit. Authorisation must be requested from Kaelo within 72 hours of the event to be considered for funding. The authorised amount is determined by the Member or Policyholder's individual Benefit limits.



The authorised amount for an Emergency Department visit covers all facility and associated costs up to the Benefit limit. If an individual requires transfer to a State Facility after stabilisation in an Emergency Department, Kaelo will cover the cost of emergency transportation.

Hospital Admission



Scheme Members and Insurance Policyholders are required to authorise their hospital admission with a Kaelo Hospital Case Manager by calling 0861 665 665 and following the voice prompts. Details of the event requiring authorisation must be verified by a hospital employee and a Kaelo Hospital Case Manager.



Authorisation will only be approved if the Member or Policyholder has an active Plan or Policy and if the event is a covered Benefit. Authorisation must be requested from Kaelo within 72 hours of the event to be considered for funding. The authorisation amount is determined by the Member or Policyholder's individual Benefit limits.



The authorised amount for a hospital admission covers all facility and associated costs up to the benefit limit. When the benefit limit is reached, the Member or Policyholder will be moved to a State Facility or will be liable for the additional costs of the admission if they remain in a private hospital. Kaelo will cover the cost of ambulance transportation to a State Facility when the benefit limit is reached if required.





Contact Information

