Medical Schemes Broker Charter

Issued by Hastie & Piper Health Consulting CC
CMS Accreditation No: ORG3055 | FSP No: 33932

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1. Introduction

As an accredited healthcare brokerage, HealthGroup is committed to ethical, transparent, and client-focused medical scheme advice. This Charter outlines our responsibilities, service standards, and regulatory commitments under the Medical Schemes Act, Council for Medical Schemes (CMS) guidelines, and Treating Customers Fairly (TCF) framework.

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2. Accreditation and Regulatory Status

- **Broker Entity:** Hastie & Piper Health Consulting CC (trading as HealthGroup)
- **CMS Accreditation Number:** ORG 3055
- **FSP Number:** 33932
- **Key Individual:** Dale Piper and Robert Hastie
- **Compliance Oversight:** Independent Compliance Management Solutions CC
- **Regulatory Bodies:** Council for Medical Schemes (CMS), Financial Sector Conduct Authority (FSCA)

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3. Scope of Services

We provide advisory and support services to individual members, families, and employer groups, including:

- Comparative analysis of medical scheme options
- Needs-based advice and onboarding support
- Explanation of waiting periods, underwriting, and late-joiner penalties
- Assistance with claims, authorisations, and benefit queries
- Contribution reviews and option changes
- Member education on Prescribed Minimum Benefits (PMBs)
- Annual benefit reviews and scheme updates
- Support with complaints and CMS escalation

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4. Advice Standards

Our advice is guided by the following principles:

- **Suitability:** Recommendations are based on healthcare needs, affordability, and benefit utilisation
- **Disclosure:** All material terms, waiting periods, exclusions, and penalties are explained
- **Independence:** We maintain a diverse panel of schemes and disclose placement concentration
- **Documentation:** A written record of advice is provided for every recommendation
- **No Cash Policy:** We do not accept cash payments; contributions are paid directly to the scheme

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5. Member Rights and Responsibilities

Your Rights:

- Clear, accurate, and balanced information
- Fair and non-discriminatory treatment
- Understanding of scheme benefits and exclusions
- Access to personal information and correction requests
- Assistance with claims and authorisations
- Right to escalate complaints to CMS

Your Responsibilities:

- Accurate health disclosures during onboarding
- Understanding scheme rules and benefits
- Timely payment of contributions
- Updating contact and dependent details

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6. Remuneration and Transparency

- **Broker Fees:** Regulated broker fees may be received from schemes; these do not increase your contribution
- **Additional Fees:** Any consulting or service fees are agreed in writing and comply with CMS regulations
- **Disclosure:** All remuneration is disclosed in onboarding documentation

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7. Treating Customers Fairly (TCF)

We embed the six TCF outcomes across our advisory process:

1. Fair culture and governance
2. Products matched to client needs
3. Clear communication of benefits and risks
4. Suitable recommendations based on needs analysis
5. Reliable service and ongoing support
6. No barriers to switching, claiming, or complaining

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8. Complaints and Escalation

If you are dissatisfied with our service or advice:

- **Step 1:** Contact us at info@healthgroup.org.za
- **Step 2:** Escalate to your scheme's Principal Officer
- **Step 3:** Refer to CMS Complaints Adjudication Unit
    - Tel: 012 431 0500
    - Email: complaints@medicalschemes.co.za
    - Website: www.medicalschemes.co.za

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9. Confidentiality and POPIA Compliance

We protect your personal and medical information in line with the Protection of Personal Information Act (POPIA):

- Data is collected only for legitimate advisory and administrative purposes
- No sharing of information without consent or legal basis
- You may request access, correction, or deletion of your data
- Full POPIA policy available on our website

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10. Broker Commitment

We commit to:

- Acting in your best interests
- Providing accurate, timely, and relevant advice
- Maintaining professional competence and compliance
- Responding to queries and complaints promptly
- Supporting you throughout your medical scheme journey

Contact Details
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Compliance Contact: dsmith@compliancesolution.net