

Quick Reference Guide for Patient Queries.



1. What is HealthCredit by MediVouch?

A credit platform that connects patients with multiple Registered Credit Providers to help them secure financing for medical expenses.

2. How does it work?

Apply at your Doctor's practice or Life Healthcare hospital. Please contact us if your Doctor isn't registered with MediVouch.

3. What can I finance?

Surgeries, treatments, medical devices, medication, general and specialist consultations, and other healthcare expenses.

4. Who's eligible?

If you're 18 years or older, have a good credit score, and meet the specific credit criteria.

5. How much can I qualify for?

Get covered from R500 to R350,000.

6. How quickly can the application be approved?

Less than R15,000 within 2 hours. More than R15,000 within 48 hours. Subject to your credit score.

7. What are the repayment terms?

2 – 60 months, depending on the agreement with the Credit Provider.

8. Which Credit Providers can I get HealthCredit from?

Capitec, Nedbank, TymeBank, MediFin, Boodle, and Payflex.

9. Are emergencies covered?

Pre-admission emergency health services aren't our focus, but we can help you apply for financing should you incur emergency healthcare costs after care.

10. Do I need medical aid?

No, HealthCredit is available if you're uninsured or need financing for co-payments on your medical aid.

11. Can I use HealthCredit with medical aid?

Yes, cover out-of-pocket expenses, co-payments, deductibles, and procedures not covered by your medical aid.

12. Am I guaranteed a loan?

No, HealthCredit can't guarantee that you'll receive credit offers from Registered Credit Providers. The outcome of credit assessments is subject to their individual evaluation processes and criteria.

13. Is HealthCredit a Medical Scheme or Health Insurance Product?

No, HealthCredit is not a Medical Scheme or Health Insurance Product.

14. Do HealthCredit Transactional Fees Apply?

Yes. Transaction fees up to 5% will automatically be charged on top of the credit amount you apply for. Once the credit application has been approved, you will be liable to repay the full amount (including the transaction fee).

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2. How do Patients apply?

Refer your patient to MediVouch with a quote for your services or upload a quote on their behalf to initiate their HealthCredit application process.

3. What benefits does it bring to my practice?

Remove the risk of late- or non-payments and offer patients an affordable payment option.

4. How long does an application take?

Initiate an application for patients in under 2 minutes.

5. Is there additional work for my practice?

No, upload the same authorisation documents as you would for any medical scheme.

6. How does payment work?

Funds are directly transferred to the healthcare provider's account within 48 hours after rendering the service.

7. What about HealthCredit repayment?

Patients repay loans directly to the Registered Credit Providers. No need for your practice to manage debt collection.

8. Are there upfront costs?

No, there are no fees charged for joining as a Healthcare Professional.

9. Is one application enough for different services?

Yes, a single application can cover financing for specialist services, hospital stays, laboratory, and medication costs.

HealthCredit: Your Partner in Healthcare Affordability.

Supported by these leading South African Registered Credit Providers:



In Collaboration with switchpay



MediVouch is developed by Vertice Software Solutions (VSS). VSS is not a Registered Credit Provider (RCP). VSS does not offer financial advice regarding credit products or management. All credit applications and outcomes are subject to the assessment by RCPs and the terms of the South African National Credit Act. All loans and credit terms are negotiated and contracted between the patient and the RCP. Fees of 5% to 8.5% may apply for healthcare services below R3,500.00.

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