

Gap Cover Importance

DISCLAIMER:

This guide is for informational purposes only and does not constitute financial or medical advice. Gap cover benefits, limits, and exclusions vary by provider. Always review policy documents carefully and consult a qualified advisor before making a decision. Bilnor Staffing Solutions accepts no liability for decisions made based on this guide.

What is Gap Cover?

Gap cover is a short-term insurance product designed to work **alongside your medical aid** in South Africa. Its main purpose is to cover the “**gap**” between what your medical aid pays for in-hospital treatments and what healthcare providers (such as specialists) actually charge.

Many specialists charge **200%–500% of the medical aid rate**, while most medical aid schemes only pay **100%–200%** of the tariff. Gap cover helps protect you from having to pay these shortfalls out of your own pocket.

Why Gap Cover Matters in South Africa

Even if you are on a comprehensive medical aid plan, you may still face significant out-of-pocket expenses for:

- Specialist fees (surgeons, anaesthetists, radiologists)
- Hospital-related shortfalls
- Certain co-payments
- Cancer treatments
- Emergency procedures

Without gap cover, a single hospital admission can result in **thousands of rands in unexpected medical bills**.

What Gap Cover Typically Covers

While benefits differ by provider, most gap cover policies offer protection for:

- **Medical aid shortfalls** on in-hospital procedures
- **Specialist charges above medical aid rates**
- **Co-payments** required by your medical aid
- **Cancer treatment shortfalls** (subject to limits)
- **Emergency room and trauma-related gaps**

Gap cover does **not replace medical aid** and does not usually cover day-to-day medical expenses like GP visits or medication outside hospital.

When Should You Consider Getting Gap Cover?

You should strongly consider gap cover if:

- You are on a **hospital plan or network plan**
- Your medical aid pays less than **300% of the medical aid tariff**
- You want protection against **unexpected large medical bills**

- You have a **family**, are planning surgery, or are getting older
- You cannot comfortably afford sudden out-of-pocket medical costs

Even young, healthy individuals can benefit, as accidents and emergencies are unpredictable.

Who Benefits Most from Gap Cover?

Gap cover is especially valuable for:

- Families with dependants
- Individuals on **affordable or entry-level medical aid plans**
- Self-employed individuals without employer medical benefits
- Anyone seeking financial certainty in medical emergencies