

RMA Claims Cycle

Step 1

- Once the employee has reported the accident to the employer, the employer must report the accident to RMA **within seven days for an injury and 14 days for a disease**.

Step 2

- Employer completes an Accident or Disease Report Form and submits it to RMA.
- RMA registers claim and provides a claim number.

Step 3

- Injured/sick employee seeks treatment from healthcare provider.
- Healthcare provider confirms employer report and claim number (if available) before treating patient.
- Pre-authorisation required: on request, for a closed claim, claims older than two years and for any uncertainty by the healthcare provider.
- Following treatment, the healthcare provider generates a First Medical Report and submits it to RMA **within 14 days of the date of the accident**.

Step 4

- RMA will acknowledge and adjudicate the claim. If liability has been accepted in terms of COIDA, RMA will pay the healthcare provider to the maximum of COIDA tariffs.

Step 5

- Healthcare provider/employer/employee submits progress reports during treatment to RMA.

Step 6

- Employer submits claims electronically for temporary total disablement (TTD), also known as "days off", of more than three days. These claims must be submitted with a medical report and/or sick note from the treating doctor.

Step 7

- Healthcare provider submits medical invoices to RMA electronically via the Medical Service Provider Portal.
- RMA does a reconciliation of all invoices received versus payments made.

Step 8

- Once the injury has stabilised and the patient has reached maximum medical improvement (MMI), the healthcare provider compiles and submits a final medical report to RMA, which includes a comprehensive description of the clinical findings.

Step 9

- Based on the final medical report and clinical information, RMA calculates the degree of permanent disablement and awards compensation in terms of COIDA. If the claimant is not satisfied with the award, they may object in terms of section 91 of COIDA.

Step 10

- In the case of a fatality as a result of the injury/disease, compensation is paid to the beneficiaries in terms of COIDA.