

PROTECT WHAT PROTECTS YOU: Standing Strong Against Fraud, Waste, Abuse & Error



At SAMWUMED, every contribution you make goes directly toward one purpose: ensuring that you and your fellow local government workers receive reliable, affordable healthcare. But when Fraud, Waste, Abuse and Error (FWAE) enter the system, that protection becomes vulnerable.

FWAE isn't just a compliance issue - it's a community issue. Every inflated bill, every unnecessary claim, every misuse of benefits drains resources from members who genuinely need care. And when funds are lost, all members feel the impact through increased contributions or reduced benefits.

What FWAE Really Means



FRAUD

Submitting false claims, altering invoices, or colluding with a provider to claim for services never received.



WASTE

Using benefits carelessly, for example, unnecessary repeat tests or medication you don't actually need.



ABUSE

Taking advantage of your benefits or allowing others to use your details at the expense of the Scheme and its members.



ERROR

Honest mistakes in claims or billing, but still costly to correct if they go unnoticed.

Whether intentional or accidental, FWAE drains the funds meant to safeguard your health.

Why Your Integrity Matters

Choosing to act responsibly doesn't just protect you; it protects every SAMWUMED member. Integrity keeps healthcare affordable, strengthens our Scheme, and ensures that benefits remain accessible when they're needed. Doing what's right each time is how we take care of each other and ensure benefits are available for those who truly need them.

(!) Rest assured, we have strenuous audit processes in place to detect fraud, waste and abuse, plus a zero-tolerance policy towards it – membership can be terminated and criminal charges laid – to protect our honest members.

SAMWUMED
Real Heritage. Real People. Real Health Care.

How You Can Help Keep SAMWUMED Safe



Check your claims and statements.

Make sure every item reflects the services you actually received.



Guard your membership card.

Never share your card or membership number - even with family.



Say no to suspicious offers.

If a provider offers cash or incentives to submit a false claim, walk away immediately.



Speak up about concerns.

Reporting suspicious activity protects the whole Scheme. You can report anonymously.

Together, We Keep Our Scheme Strong

Fraud, waste, abuse and error impact every member. But when we stay alert and responsible, we protect our shared resources and uphold the integrity of our healthcare system.

Be vigilant. Be responsible. Be the reason SAMWUMED stays strong.

Report any suspected FWAE:

Fraud Hotline: 082 450 9539

*Reports may be made anonymously or in strict confidence.



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