



**MNDALS**  
Association of South Africa

# Financial Independence & Planning

Your Guide to SASSA, Medical Aid, and Financial  
Security

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# SASSA DISABILITY GRANT: YOU CAN DO THIS

## Current Grant Amount (2025): R2,315 per month

Thousands of people successfully apply for SASSA grants every month. Here's your step-by-step guide:

### 1 GATHER YOUR DOCUMENTS

#### Essential Paperwork

- South African ID document (certified copy)
- Medical reports confirming MND diagnosis
- Proof of income (payslips, bank statements, pension slips)
- Proof of assets (property documents, investment statements)
- Bank account details for payments

### 2 COMPLETE THE APPLICATION

#### Application Process

- Visit your nearest SASSA office or download forms online
- Complete all sections honestly and thoroughly
- Attach all required supporting documents
- Make copies of everything for your records
- Double-check all information before submitting

### 3 SUBMIT & TRACK YOUR APPLICATION

#### After Submission

- Get a receipt with your reference number
- Note the estimated processing time (usually 3 months)
- Follow up every 2-3 weeks on progress
- Keep detailed records of all interactions
- Be prepared for a medical assessment appointment

### 4 MEDICAL ASSESSMENT

#### What to Expect

- SASSA will schedule a medical assessment
- Bring all your medical documentation
- Be honest about your limitations and daily challenges
- Answer questions clearly about how MND affects you
- Ask questions if you don't understand the process



# MAXIMIZING YOUR MEDICAL AID BENEFITS

## Understanding Your Coverage

### Key Terms to Know

- **PMB (Prescribed Minimum Benefits):** MND is covered as a chronic condition
  - **CDL (Chronic Disease List):** Register for ongoing medication coverage
  - **Annual limits:** Know your yearly maximums for different benefits
  - **Co-payments:** Understand what you pay out of pocket
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## Registering for Chronic Benefits

### Step-by-Step Process

1. Get MND diagnosis documentation from your neurologist
  2. Complete your medical aid's chronic disease application
  3. Submit with supporting medical reports
  4. Follow up on approval status (usually takes 2-4 weeks)
  5. Understand what treatments and medications are covered
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## Strategic Claims Management

- Smart Claiming Tips
- Submit claims within required timeframes
- Keep detailed records of all medical expenses
- Save receipts for gap cover and tax deductions
- Plan expensive treatments around benefit years
- Appeal declined claims with additional medical motivation



# CREATING FINANCIAL SECURITY

## ■ EMERGENCY FUND PLANNING

### Build Your Safety Net

- Aim for 3-6 months of essential expenses
- Keep funds in easily accessible accounts
- Consider the impact of reduced earning capacity
- Plan for increased medical and care costs

## ■ UNDERSTANDING COSTS

### Typical MND-Related Expenses

- Specialist consultations and tests
- Medications and supplements
- Mobility equipment and modifications
- Home care and support services
- Vehicle adaptations
- Communication devices

## ■ INCOME PROTECTION

### Explore These Options

- Income protection insurance (if you have it)
- Critical illness insurance claims
- Pension fund disability benefits
- Employer disability benefits
- Family financial support planning





# MEDICAL AID OPTIMIZATION STRATEGIES



## Annual Planning

### Maximize Your Benefits

- Plan routine appointments early in the year
- Schedule expensive procedures when benefits reset
- Use preventive care benefits fully
- Monitor benefit usage throughout the year



## Gap Cover Considerations

### When You Might Need It

- Specialist consultations above medical aid rates
- Out-of-network provider consultations
- Equipment not fully covered by medical aid
- Emergency treatments and hospital stays



# QUICK FINANCIAL HEALTH CHECK



## Monthly Budget Review

### 01 Track These Categories

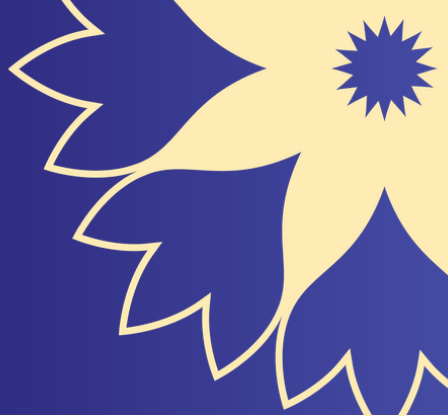
- Medical expenses (consultations, medications, equipment)
- Home modifications and equipment
- Transport and accessibility costs
- Support services and care assistance
- Regular household expenses

### 02 Cost-Saving Strategies

- Compare prices on medical equipment
- Investigate generic medication options
- Explore rental vs. purchase for equipment
- Research community support programs
- Negotiate payment plans with providers



# IMPORTANT REMINDERS



## SASSA Success Tips

- Be persistent but patient with the process
- Keep copies of everything
- Follow up regularly on your application
- Don't give up if initially declined - you can appeal
- Get help from MNDA SA if you need support

## Medical Aid Maximization

- Read your benefits carefully
- Ask questions about coverage before treatments
- Keep detailed records for tax purposes
- Consider upgrading coverage during open periods
- Use all your annual benefits

**Remember:** Financial planning is not just about money - it's about maintaining your independence and choices. Take it one step at a time.

**You are capable of learning these systems.** Thousands of families navigate MND successfully every year. You don't need to become an expert overnight, but each small step builds your confidence and control.

***Start where you are. Use what you have. Do what you can. You've got this.***

**FOR MORE SUPPORT AND RESOURCES  
REACH OUT TO US**



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