



# THE MEDICAL AID SOCIETY OF MALAWI

MASM House, 22 Lower Sclatter Road, P.O. Box 1254, Blantyre, Malawi. Tel: +265 (0) 1 820 298 / +265 (0) 1 820 543. Fax: +265 (0) 1 820 217.  
E-mail: [management@masm.mw](mailto:management@masm.mw) Website: [www.masm.mw](http://www.masm.mw)

## CIRCULAR

**DATE:** 22<sup>nd</sup> February 2023  
**FROM:** Acting Chief Executive Officer  
**TO:** All MASM Members

**SUBJECT: MASM Partnership with AAREX Medical Services of India**

Medical Aid Society of Malawi (MASM) has formalized its partnership with Aarex Medical Services, one of India's leading medical referrals agency to case manage services on our behalf in our quest to improve health service delivery to members who are referred to India.

With effect from 22<sup>nd</sup> March 2023, all MASM members referred to India for medical treatment will be routed solely through Aarex Medical Services, who will be responsible for securing medical treatment across a range of hospitals in India depending on the medical needs of members.

In view of the foregoing, all elective referred cases to India will be dealt with as follows:

### 1. Case Management Services by MASM.

- i. Member will be required to submit to MASM a referral letter from a referring local Specialist of relevant discipline along with related medical reports through the following contacts: Email: [management@masm.mw](mailto:management@masm.mw) or [projects@masm.mw](mailto:projects@masm.mw); c/o P.O. Box 1254 Blantyre. Enquiries to hospitals, as well as all related correspondence shall be done solely and exclusively by AAREX Medical Services. Members/ referring doctors shall not correspond directly with the hospitals in India.
- ii. Member will be required to complete "Application Form" and provide copy of ID/Passport which will be sent to AAREX Medical Services.
- iii. Upon receipt of the referral letter, application forms, medical reports, and all relevant documents MASM will send a Quote Request to AAREX Medical Services, with a copy to the member.
- iv. Upon receipt of estimated quotes from hospitals, and in respect of further treatment related matters, AAREX Medical Services shall correspond with MASM, with a copy to the member.
- v. In cases where estimated cost of treatment exceeds 75% of annual limit for foreign treatment, member will be requested to make a deposit for the excess before approval is done.

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## BRANCH OFFICE

**LILONGWE BRANCH**  
Behind Capital Hotel  
Plot Number 11/59  
Area 11  
P.O. Box 30381  
LILONGWE

Tel: +265 (0)1 770 678 / 776 427  
Fax: +265 (0)1 773 802

**MZUZU BRANCH**  
Grace Building  
P.O. Box 973  
MZUZU

Tel: +265 (0) 1 311 376  
Tel: +265 (0) 1 311 797



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- vi. An approval will only be granted by MASM when member meets all conditions for foreign treatment.
- vii. All bookings made by AAREX Medical Services will be communicated to MASM with a cc to the member.
- viii. AAREX Medical Services will be responsible for identification of cost-effective options for treatment and case management.
- ix. MASM will not honour bills of members who bypass the MASM referral system by contacting hospitals or AAREX Medical Services directly. AAREX Medical Services shall refer members who approach them directly back to MASM for processing the referral through proper channels

### 2. Case Management Services by Aarex Medical Services:

- i. AAREX Medical Services will get quotations from its empanelled leading hospitals in India including Mumbai, Bangalore, Delhi among other cities. Once the quotations are agreed upon by MASM and Member, AAREX Medical Services will go ahead to book appointments.
- ii. AAREX Medical Services will arrange invitation letters for visa purposes.
- iii. AAREX Medical Services will be responsible for **coordination** of all logistical arrangements while in India, i.e., airport pick up, accommodation reservations, hospital appointment and other follow up discussions with doctors. Members still have to pay for these as necessary.
- iv. AAREX Medical Services will be in regular touch with the member and the selected hospital throughout the visit.
- v. AAREX Medical Services will be coordinating with the hospital and MASM in settlement of hospital bills.
- vi. AAREX Medical Services will be coordinating with the hospital to arrange for post-treatment documentation including medical records and data, hospital bills, etc.
- vii. AAREX Medical Services will be coordinating requisite clearance from the hospital/airline for traveling back for the return leg.
- viii. Members who got approval for treatment at a hospital with no working agreement with AAREX Medical Services might be required to get their bills vetted by AAREX Medical Services before further consideration.
- ix. Contact details for AAREX Medical Services; Email [ramesh.aarex@gmail.com](mailto:ramesh.aarex@gmail.com) or WhatsApp on +91 98201 99574

All other rules and regulations shall apply.

Yours Faithfully

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**DR. ULEMU KATUNGA**  
**ACTING CHIEF EXECUTIVE OFFICER**

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