

Pre-authorisation of medical expenses under GE initiative

Great Eastern's Health Connect



Source: GREAT EASTERN
SUNDAY TIMES GRAPHICS

Policyholders with pre-authorisation cert will have their hospital admission deposit waived

Holders of Great Eastern's (GE's) integrated Shield insurance plan (IP) - Supreme Health - can now find out if their medical bills are covered even before they go to hospital.

A new call-in service - Health Connect - is the first of its kind for an IP, said the insurer.

The initiative enables the pre-authorisation of medical expenses for hospitalisation at both private and restructured hospitals.

It is in line with the Health Insurance Task Force's recommendations to rein in rising healthcare costs. Other recommendations include having a panel of preferred doctors and redesigning products to include deductible and/or co-insurance components.

Launched last month, Health Connect is a complimentary and optional service exclusive for Supreme Health customers who are Singaporeans or permanent residents. Policyholders may use Health Connect when they consult a medical specialist, or for surgery or hospitalisation after a consultation.

GE said the call-in service on 6563-2233 will help with scheduling an appointment with GE's selected panel of doctors across 20 different medical specialities. The full list of panel specialists can be found at www.greateasternlife.com/healthconnect. But appointments with specialists at restructured hospitals have to be made by the patient or his next of kin.

After the consultation and diagnosis, Health Connect will allow the assessment of the policyholder's medical expenses before hospital admission, based on the estimated bill size against the IP coverage and rider. A certificate of pre-authorisation will then be provided, which waives the hospital admission deposit.

GE said this will give customers an added assurance on coverage.

Also, claimable expenses will be settled directly with the hospital, which results in convenience and a hassle-free discharge, as it does away with the need to wait for reimbursement.

GE medical director Leow Yung Khee said: "The seamless admission and discharge process will ease cash flow and uncertainty for our policyholders. Being able to manage certainty at the beginning, rather than at the point of claims reimbursement after discharge, will bring greater peace of mind."

Come May 1, GE will also roll out a new Total Health Platinum Select rider for its IP that covers private hospitals. It offers complete coverage from the first dollar up, by taking care of the deductible and co-insurance components of the policyholder's bill. The waiver of the two components is conditional on the policyholder using the pre-authorisation service via Health Connect.

Dr Leow said the new rider will provide customers choice, depending on their needs and budget.

Other enhancements to GE's IP include boosting the annual benefit limit up to \$1.5 million and extending the post-hospitalisation treatment period to 180 days.

Effective from May 1, GE will also raise the premiums of its "as charged" private hospital plan by up to 4.2 per cent. Meanwhile, the premium for its IP rider for private hospitals will be increased by up to 35 per cent and, for restructured hospitals, by up to 5 per cent. Policyholders will be subject to the higher premiums upon their renewals.

Despite the premium increase, Dr Leow said Supreme Health and its new rider remain affordable for policyholders who want comprehensive private hospital coverage, even during their golden years. "Health insurance, to be a long-term solution, must be sustainable for retirees so they preserve their retirement income for living expenses."

Insurers have been raising IP premiums after a 12-month moratorium - imposed when MediShield Life was introduced on Nov 1, 2015 - expired.

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