

Policy to ensure coverage for Newborns

A Newborn is deemed to be a dependent eligible for coverage under the National Health Insurance (NHI). Charges incurred by a newborn for healthcare services shall be reimbursable by NHI if it is determined that the mother or father was insured on the newborn's date of birth.

To ensure that a newborn's coverage is retroactive to date of birth and to avoid claims processing delays, parents must enroll the newborn within **180 days of birth**.



How to enroll your newborn?

- Parents must submit a “Health Care Fund Enrollment Form” or “Change to Dependents/Designated Beneficiaries” form to the Social Security Administration.
- Parents must submit newborn's birth certificate and apply for the newborn's Social Security Number (SSN) at the Social Security Administration.

What happens if I do not enroll my newborn within 60 days?

If the Social Security Administration (SSA) does not receive a “Health Care Fund Enrollment Form” or “Change to Dependents/Designated Beneficiaries form within 180 days after the newborn's date of birth, retroactive coverage for the newborn will not be granted and charges incurred by a newborn for healthcare services will not be reimbursable by NHI. Should this occur, parents will be responsible for the cost of all healthcare services provided to the newborn.

If a “change to dependents/designated beneficiaries” is submitted to the Social Security Administration after 180 days of a newborn's date of birth, the current policy regarding the adding of new beneficiaries will apply, i.e. if the reported change is made within thirty (30) days of the end of a calendar quarter, the change shall not take effect until the beginning of the second calendar quarter after the report is made.



Current Policy for adding New Beneficiaries

Submit complete HCF Enrollment within the following month	Beneficiaries will begin NHI Eligibility
December-February	1-Apr
March-April	1-Jul
June-August	1-Oct
September-December	1-Jan

Retroactive Coverage under MSA for Newborns

A newborn is deemed to be a dependent, therefore within the 180 day grace period, the newborn may be granted retroactive coverage from MSA if parents submit birth certificate, complete enrollment and apply for Social Security Number (SSN) at the Social Security Administration.



MSAs for New Beneficiaries

When an account holder changes his or her designation of beneficiaries, the funds with in that MSA shall become available for use to a new beneficiary within 5 working days from the date the change is reported.

Enrolling Dependents Under NHI:

Your Dependents must be:

- Legal spouse or domestic partner
- Children under the age of twenty two (22), including natural children, step-children, newborn and legally adopted children.
- Children under the age of twenty two (22) for whom the Account Holder or Account holder's legal spouse is the legal guardian. Legal guardianship must be for "Full Guardianship" and must not be limited or share.
- Children over the age of 18 must be a bonafide student. School certification required.
- Children over the age of 22 are not eligible for NHI coverage under parents.

DID YOU KNOW?

Palau is not the first country to establish a nationally provided healthcare system. Since 1984, Singapore has successfully operated a program that includes Medical Savings Accounts (MSA). The MSA provided in the HCF is modeled after Singapore's program.

REPUBLIC OF PALAU

HCF

HEALTHCARE FUND



Enrolling Newborns & Other Beneficiaries



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