

Teletelel a kengei el mora Ukeruul ra ikrel Belau...

A ukeruul el mora ikrel Belau a kirel mengai a kengei ra rechedal a Ministry of Health el Medical Referral Committee (MRC). A ukeruul el mo ra ikrel Belau a di ikel diak el sebechel meruul malcbub eng sebechel mukar ra chesel Belau. A Health Care Fund a oureor el obengkel a Ministry of Health's MRC el oltirakl ra melmalt el llach e tabesul el mora rokui el smecher el mora ikrel belau.

Aikal beldukl er iou a olecholt ra teletelel a ukeruul el meketmokl el mora ikrel Belau.

1. A kot e mesang a toktang er kau ra secherem. Alsekum ma toktang er kau a metik ra rektem el diak el sebechel kutmeklii ra Belau, e ngii el toktang er kau a mo nguu a case er kau el mo ra MRC el melai ra kengei mebol sebechem el mora ukeruul ra ikrel Belau.
2. A MRC a mo merritel ra case er kau e otobedii a nger er ngii el kmo, te kongei malchub eng diak.
3. A HCF administrator a mo merritel ra case er kau e otobedii a nger er ngii el kmo, ngar ngii a udoud el mo mui el harau ra ukeruul er kau loltirakl ra llechul a HCF.
4. Alsekum ma case er kau al kengei er ngii a MRC ma HCF Administrator el dirrek, e ng mo kirem lomuchel harau er sel blingelem el lluch el basent (20%) ra eral a ukeruul malechub eng sel olekael el omsiseb er ngii). Me sel uchera bom harau ra copayment, e ungil mesterir a rureor ra HCF office e rellii a babier el mobang el mora SS office el mo harau ra copayment.
5. Sel mekemokl a copayment er kau, eia HCF a mo mecherar a ticket er kau ra skoki el mora ukeruul, uldimukl ra ongil a escort el blal approve er ngii a MRC ma HCF.
6. Alsekum a copayment er kau el harau er ngii a sebechel mo kesai malchub eng medeel ra uriul ra ukeruul er kau el di mo uluil er sel mo mui el cheral a ukeruul er kau sel bo merek e mluut el mera Belau. Ngerchelem el mo melemedem a cheral a bol kesai ra uriul.

Annual Household Income	Co-Payment
\$ 0 - \$ 5,599	\$ 1,000
\$ 5,600 - \$ 11,199	\$ 2,000
\$ 11,200 - \$16,799	\$ 3,000
\$16,800	\$ 4,000

REPUBLIC OF PALAU

HCF

HEALTHCARE FUND



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(TEKOI RA BELAU)



The HealthCare Fund



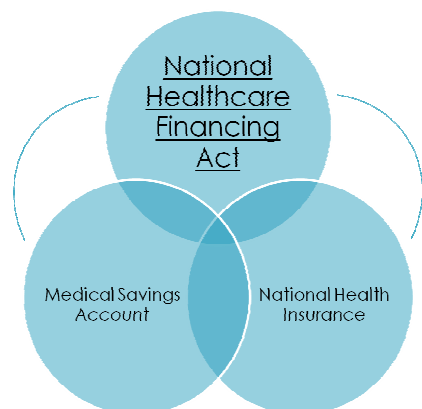
REPUBLIC OF PALAU

HCF

HEALTHCARE FUND

The Health Care Fund

A National Healthcare Financing Act, RPPL 8-14, a mlo llach er sera May 7, 2010 el moktek er ngii a olengeseu a eral a ukeruul el mora rokui el chad er Belau ma chad ra ngodech el beluu el kiei er Belau. Tial llach el milkdebechii a HealthCare Fund (HCF), a kot el dauch el Belau a mla kutmeklii el kirel a oketmeklel a cheral a ukeruul. Me ngarngii a teblol telengtengil a Healthcare Fund el ngii a Medical Savings Account (MSA) ma National Health Insurance (NHI).



The Medical Savings Account (MSA)

A Medical Savings account a mlekemtokl el moktek er ngii a olengeseu ra rechad, tokuni a remekerekei el chad ma telungalek er tir, el mengudel a mo eral a ukeruul er tir ra tara klebesei. A rokui el chad el oureor a kirir el harau ra 2.5% ra cherrengel a ududir ra bekl erul sandei el mo ra Medical Savings Account.

Terua techang a sebecherir lousbech ra MSA?

- Ngkel chad el oureor el lolsiseb a udoud ra MSA, bechil, rengelekel, rechadal ma bebil er ngii. Ngkel chad el oureor a mengai a 2.5% ra ududel el mo ra MSA er ngii meng mo sebechel ngar ngii a udoud er ngii.

A MSA ng usbechall el harau a ngerang:

- Ukeruul er kau
- Kerum loltirak a babier ra toktang
- Klekedall el mousbech loltirakl ra babier ra toktang
- Cheral a Private Health Insurance



Sebeched el ousbech a MSA er ker:

- Belau National Hospital ma ikel rokui el Dispensaries
- Rokui el Private Clinics el ngara elsel Belau

Sebeched el oltobed a udoud ra MSA?

- **Ng diak.** Te di rechad ra ngodech el beluu a sebecherir el tuobed a udoud ra MSA er tir sel bolak el oureor er Belau e lluat el mora belurir e diak el lluat el mei.

Olekael ra cheral a kar a dousbech a MSA:

Drug Description	Coverage \$	Comment
Over the counter	\$8.00	Increase from \$5
External Use	\$17.50	Increase from \$5
Common Drugs	\$27.50	Increase from \$5
1 Month Supply	\$17.50	Increase from \$6
No change		

The National Health Insurance (NHI)

A National Health Insurance a mlekemtokl el olengeseu ra Medical Savings Account. Tial health insurance a uldekial a rokui el blingelir (contributions) ar oungerachel ra kombalii/ ureor (employers) ma tirkel chad el di tir el harau ra insurance er tir. A NHI a kuk dousbech el kirel aikel meklou el telemellel a bedenged malechub eng meringel el secher el mo kired el mo nuing malechub e kede mo ra ikrel Belau el mora ukeruul.

Rua techang a sebecherir el insured el ngara eungel a NHI rngak?

- Bechim ma rengelekem. Kirem el kau el oureor a osisebeterir a bechim ma rengelekem mete mo insured el ngara eungel a NHI rkau.

Ngera klungiolel a NHI?

- Olengeseu ra eral a ukeruul rkau sel bom nuing.
- Olengeseu ra eral a ukeruul rkau sel obo ra ukeruul ra ikrel Belau.
- Harau ra olengil a skoki el mora ukeruul ra ikrel Belau.



Ngarngii a blingeled/ngercheled el mora NHI?

- **Choi.** Alsekum eke mle nuing, eng ngerchelem el harau ra lluch el basent (20%) ra cheral a ukeruul rkau, el diak el lengelakl rsel olekael el kau a soiseb ra cheslel, el ngara delongelel a erul dart (\$200) el mora eual dart(\$400) e tiang a di mo ultuil ra klungel a kerrekerngem. A kuk denguu ra ukeruul ra ikrel Belau, eng kmeed el di osisiu. Ke harau rsel lluch el basent el diak el lengelakl rsel olekael el omsoiseb ra cheslel, engdi olekael a ngara delongelel a tal telael (\$1,000) el mo eual telael(\$4000), el dirrek ultuil ra klungel a kerrekerngem.

Teletelel a de harau el mora HCF:

A HCF contributions a deharau ra obis ra Social Security Administration ra bek el edei el buil, tia di moltirakl aikel temel a deharau a SS contribution. Rokui el employers a mo ngerchelir el harau rsel 2.5% el blingelel a employee el mora MSA rngkel oureor mesel kuk blingelel a employer el 2.5% el mo harau ra NHI rngkel oureor. A re self-employed a harau rsel rokir el 5% el blingelir le tirkang a employer e employee ra osisiu el taem. A klou el amt a mo ngerchelel el harau a blingelel a chad el mla mo okolem a rekil ma resechudel el tir a diak loureor. Tirkang el chad el diak loureor a diak a MSA er tir. Alsekum eng sorir el morngii a MSA er tir, eng kirir el di mo harau ra SSA, el diak el beriou ra \$10. Malechub ete allot rsel sorir el klungel a udoud rsel ududir lolai er ngii ra bekl buil ra SS a blal retire el mora MSA er tir, engdi ngdiak el beriou ra \$10.



Ngera maximum el coverage ra NHI?

Ngidil chad el insured el ngar eungel a National Health Insurance a ngarngii a Okedei ma Eim el Telael (\$35,000) el benefit coverage er ngii ra bekl rrak el mo kirel a ukeruul er ngii ra ikrel Belau. A temel a tal rrak a omuchel ra October 1st el mo September 30.

Ngera ikel teletelel a ukeruul el sebechel a NHI el harau?

A uduod ra National Health Insurance a di mo harau a ikel secher el chad a ousbech a ukeruul el nuing malchub eng kirel mora ikrel Belau eng sebechel a chad el mo ungil e mo kamanget a klengar er ngii. Ng dirrek el ngii el secher a diak el sebechel meketmokl ra elsel Belau. A tekoi ra ngebard a "Medically Necessary".