

BULLETIN NUMBER: 06-2019
TITLE: PHYSICIAN SERVICE
DATE: OCTOBER 1, 2018

PURPOSE:

The purpose of this bulletin is to clarify coverage for physician services such as outpatient consultations and specialty consultations. Local outpatient and specialty consultations are not covered under the plan. Approved off-island referral consultations are covered at 80% subject to 20% copayment up to OOP max.

BACKGROUND:

RPPL 8-14 under §956 titled Exclusions; Palau Health Insurance shall not make payments or withdrawal for the following, unless benefits are expanded by regulation:

(c.) Personnel costs at the Ministry of Health

INTERPRETATION:

OFF-ISLAND REFERRAL

- Physician Services/Professional fees are covered off-island at 80% and subject to OOP max.
- The plan will only cover for physician services or professional fees of an approved provider. If a member chose to see a non-provider, cost of services will not be approved under the plan.

LOCAL INPATIENT

- Physician Services/Professional fees for local physician at BNH is not covered under the plan.
- Services by physicians who provide care for patient to BNH, but are not a personnel cost at BNH, shall be covered in the amount negotiated and entered into an agreement with the Plan Administrator and the HCF Governing Committee.