

BULLETIN NUMBER: 14-2019
TITLE: TRANSPORTATION SERVICES
DATE: OCTOBER 1, 2018

PURPOSE:

The purpose of this bulletin is to clarify coverage for transportation services which includes ground ambulance and airfare benefit under the Plan. The following interpretation for transportation services shall serve as guidelines for all approved referral cases.

BACKGROUND:

Since the passing of RPPL 8-14, the National Health Insurance has provided coverage for medically necessary evacuation to a medical facility, medically necessary travel benefits for off-island referral patients. As part of the Healthcare Fund Governing Committee goals and objective, changes to transportation benefit provisions were implemented to ensure financial sustainability of the National Health Insurance Plan. Off-island referral treatments are costly and the transportation service benefit is an additional cost to the program that must be strictly monitored. The goal is to encourage the population to adopt healthy lifestyle and take personal responsibility for ones' health by shifting some of medical expenses to each member.

INTERPRETATION:**OFF-ISLAND REFERRAL**Airfare Travel Benefit:

- For approved off-island referrals, NHI reimburses for the cost of one round-trip economy class airline ticket for the covered individual at the lowest published economy fare on the date of travel.
- Airfare Travel benefit is covered for one member per benefit period, unless approved by Plan Administrator.

Types of Travel Benefit:

- One round-trip economy class airline ticket for approved member.
- Stretcher seats, covered at the request of attending physician with written justification. Oxygen is covered only if medically necessary.
- Medical Attendant, covered only if medically necessary with written justification. NHI only covers for the cost of one medical attendant.

- Family attendant, covered only for a minor under the age of 18. Coverage is for a parent or guardian who accompanies the minor at the time of medical evacuation. NHI only covers for the cost of one family attendant.
- First Class/Business Class Airfare maybe purchased in lieu of stretcher or if at the time the only available fare to date.

Airfare Benefit Restrictions:

- Airfare benefit for referral case follow up care, continuation of treatment, second opinion is not covered under the Plan.
- Medical Repatriation of mortal remains from off-island referral site to primary residence.
- Airfare benefit for any Preventive or Wellness Exam or if member is not traveling under NHI is not covered under the Plan.
- Members who chose to travel for treatment via First/Business Class will be financially responsible for the amount by which the cost of the “First Class Ticket” exceeds the cost of the “economy fare ticket”. Restriction may be waived if UR determines financially for HCF to purchase First Class/Business in lieu of more expensive option Stretcher seats, with approval of attending physician.
- Airfare costs that were self-paid are not reimbursable under any circumstances.

LOCAL INPATIENT

- Payment for ambulance service shall be in the full amount stated in the Palau Health Insurance Payment Schedule.
- Inter-island medical evacuation is not covered under the Plan.