

## IMPLEMENTATION BRIEFING

## **Universiti Sultan Zainal Abidin (UNISZA)**

# Group Hospitalization & Surgical Group Outpatient Care (GP)



Medical/health Division, Takaful IKHLAS





Benefits Administrator





## **About Takaful Ikhlas**

- ✓ Takaful Ikhlas Berhad was established in 2003
- ✓ A subsidiary of MNRB and PNB
- ✓ 4<sup>th</sup> Takaful Provider with RM295 mil paid up capital.
- ✓ Has years of experience in providing medical coverage (to Corporate clients / individuals)

## **About MediExpress**

Provides third party medical benefits administration services for insurance companies and direct clients for the last 13 years, since 1998.



## What IKHLAS/Medix provide to the member

#### Takaful IKHLAS

Risk underwriter, issuance of policy & bills

### MediExpress (M) Sdn Bhd & Health Connect Sdn Bhd

#### **Administration**

 Entitlements, Claims Review & Settlement, Letter of Guarantees

## Medical Management

 Working Relationship with all major hospitals

 Manage more than 2,600 Panel GP Clinics Nationwide

#### **Member Services**

 Enquiries on LOG, LOG issuance, 24 hours Emergency Line



## **MediExpress & Health Connect**

MediExpress (Malaysia) Sdn Bhd ("MediExpress"), is a leading Managed Care Organization (MCO) that provides third party medical benefits administration services for insurance companies and direct clients for the last 13 years, since 1999. MediExpress managing the Inpatient services.

In addition to managing Inpatient benefits, MediExpress, through its affiliate, **Health Connect Sdn Bhd ("Health Connect"),** provides Outpatient Benefits Administration Services to a growing list of dynamic organizations.



## **Identification of MediExpress & Health Connect**







## Schedule of Benefits for Hospitalization & Surgical TKHLAS Coverage period: 01st April 2014 – 31st March 2015

Hospital & Surgical Care	Cashless (with GL)
1. In-Hospital Care	80
Hospital Room & Board (max. daily benefits)	
(i) Ordinary Room	80
(up to 120 days max. per disability)	0.50
(ii) Intensive Care (max. daily benefits)	350
(up to 20 days max. per disability)	
Hospital Supplies & Services	
Surgical Fees	
Anesthetics Fees	
Operating Theatre Charges	As Charged
In-Hospital Physician's Fees (Max. 120 days per disability) (For Non – Surgical disability, max 2 visit per day, up to 120 days per disability)	
Malaysian GH Daily Allowance ( Max 120 days per disability)	20



## **Schedule of Benefits for Hospitalization & Surgical**

Medical: Hospitalization		
Hospital Service Tax	6%	
Pre-Surgical/Medical Diagnostic Services		
Pre-Surgical/Medical Specialist Consultation	As Charged	
Second Surgical Opinion	3.1	
Post-Hospitalization Treatment (up to 60 days following discharge from hospital)		
Emergency Out patient Accidental Treatment (disability) (Max 60 days to follow-up)	2000	
Accidental Dental Treatment (disability)	500	
Daycare Procedure (inclusive all incidental cost)	As Charged	
Ambulance Fees (disability)- (Emergency & Non Emergency)	250	
Emergency Outpatient Treatment (disability)	100	
Medical Report Fee Reimbursement	80	
Limit Per Student Per Annum	RM 10,000	



## **Schedule of General Practitioner**

Med	dical: Outpatient	
1.	Outpatient GP Care	Limit Per Annum – RM 500
	Routine Consultation  Medication Injection Diagnostic Lab / X-Ray Procedures Outpatient Surgical Procedures	Covered Cashless



## **Important Notes**



- Any medical costs exceeding the benefit limit provided by your company will be borne by the member.
- Please contact Mediexpress for detailed information on your benefits or balance limit
- ► Claims must be submitted to TISB/MediExpress within 30 days from the date of consultation or service. Please refer to the TISB/MediExpress procedures.



## **Exclusion Summary Listing**

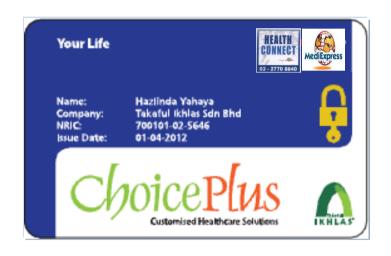
- ☑ Cosmetic surgery or treatment
- **Experimental procedures**
- **☒** Substance abuse
- ☑ Private nursing care
- **☒** Sexual dysfunction or infertility
- ☑ Pregnancy
- **☒** Alternative therapies

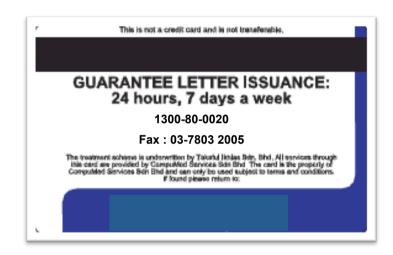
- Psychotic, mental or nervous disorders
- Routine physical examination
- **☒** Refractive errors
- Dental



## **Medical Benefits Administration**

#### **MEDICAL CARD**





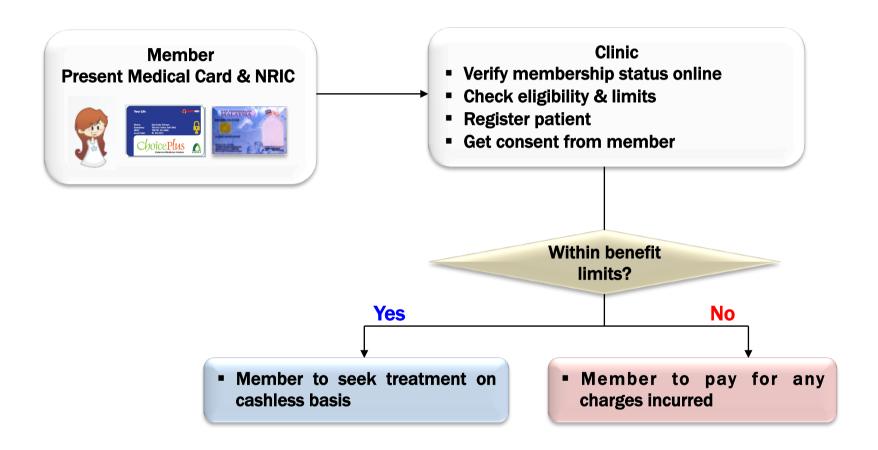
Front Back

If you lose your Member ID card, inform Your Human Capital Management Department immediately.

There will be a RM10 replacement fee except in cases of loss with police report or faulty card



## **Outpatient GP Clinic Treatment**





## **Outpatient Specialist Treatment**

## Member Present Medical Card, NRIC & Referral letter/Appointment Card









#### OR

Member can also directly email/fax referral letter/appointment card to MediExpress to request for GL. Required information is:

- 1) Name/Membership number
- 2) Hospital
- 3) Name of treating doctor
- 4) Date of appointment

#### Hospital

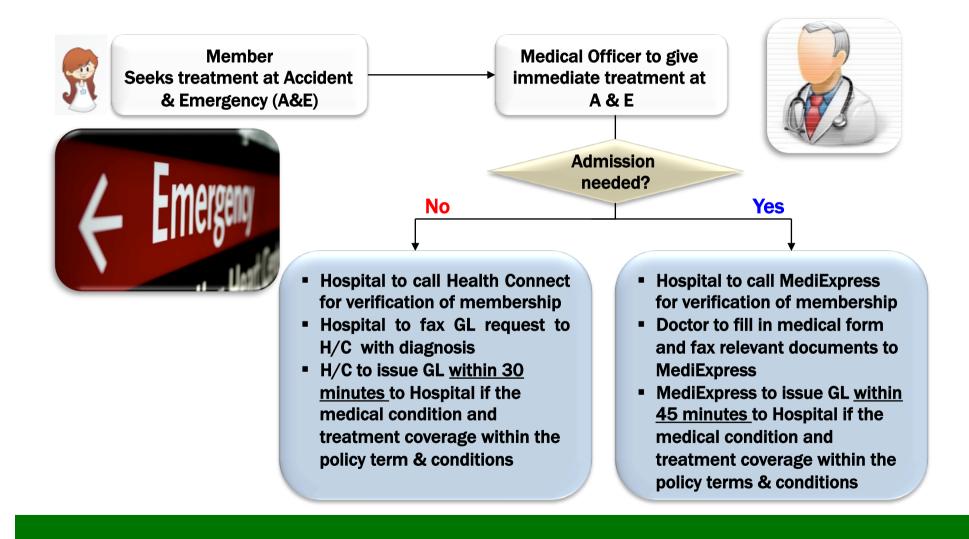
- Verify membership status with Health Connect/Online
- Check eligibility & limits
- Register the patient
- Get consent from member

- Hospital to fax GL request to H/C with diagnosis
- H/C to issue GL within 30 minutes to Hospital if the medical condition and treatment coverage within the certificate conditions

(GL with limit of RM 500 is faxed to hospital, if limit is insufficient, hospital will contact H/C for top up GL)



## **Emergency Treatment at A & E**





## Hospitalization: Pre-admission



- Member to present Medical card/IC to hospital admission department
- Hospital to call MediExpress for verification of membership
- Doctor to fill in medical form and fax relevant documents to MediExpress
- MediExpress to issue GL <u>within 45 minutes</u> to Hospital if the medical condition and treatment coverage within the policy term & conditions



#### *Important*

- GL is valid for 7 days from the issuance date
- Issuance of GL is subject to policy terms & conditions
- If the case is not coverable, member will have to pay the entire bill upon discharge or alternatively seek treatment at a government hospital instead



## Hospitalization: Government Hospital



- Member to call MediExpress directly to request for GL
- Member should provide
- a) Name of member
- b) Name of hospital
- c) Diagnosis
- d) Fax number/email address to fax GL



#### **Important**

- GL is valid for 30 days from the issuance date
- Government Hospital GL is only valid for bills above RM 50
- Issuance of GL is subject to policy terms & conditions



## **Hospitalization: Discharge**



Doctor advices patient can be discharged TODAY



Doctor continues ward visits



After the ward visits, doctor returns to his clinic to complete discharge process for patient and pass to billing department



Billing officer compiles all medical expenses incurred from different departments (doctor/hospital/pharmacy/ lab/radiology etc)



Hospital to fax final bill with supporting documents to Mediexpress

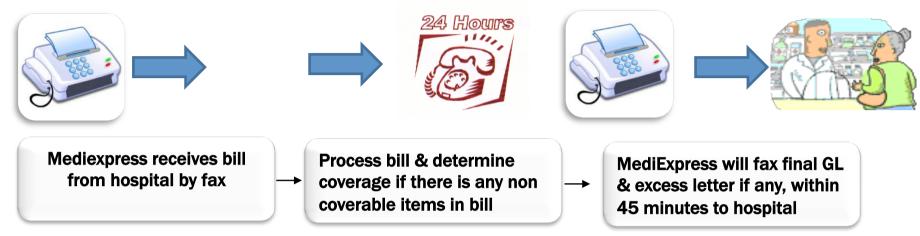
Approximately 1-2 hours



1 - 2 hours



## **Hospitalization: Discharge**



#### **Important**



- Post Hospitalization GL will be issued upon discharge for 60 days subject to available limit
- Post Hospitalization GL will only be valid to the same attending specialist during admission & for the same disability only
- Some hospitals may require deposit although GL is issued. This is to cover excluded items under the insurance policy

## \*Overseas Treatment

Out-Patient Clinical - Max RM100 per visit

Out Patient Specialist - Max RM250 per visit

Hospitalization & Surgical - Reimbursed based on the

reasonable & customary

charges in Malaysia (based

on MMA Schedule of Fees)

<sup>\*</sup> Period of travel should not exceed 90 days

<sup>\*</sup> Members who are seconded overseas are not covered under this program



## **MediExpress Call Centre**



Fax No: 03 7803 2005

Email: adm@medix.com.my (Inpatient)

hct@medix.com.my (Outpatient)



## **Reimbursement Workflow**

- Fill up Reimbursement MediExpress Medical Form (obtain from HR)
- Ensure the form is <u>FULLY</u> completed by attending doctor
- Attach following documents:
  - Original receipts / invoices (Inclusive Pre & Follow up bills where applicable)
  - Test Reports (X-ray, Ultrasound scan, CT Scan /MRI, HPE, Laboratory, etc)
  - Referral letter to admission (if there is)
- Send Reimbursement Medical Form + all attached documents to HR
- Payment within 21 working days on receiving <u>full completed</u> documents.
- Claim will be paid via e-payment (debit directly to member's account)
- To follow up on claim status, email to : claims@medix.com.my





## Reimbursable & Non reimbursable claims

#### Reimbursable claims

- Emergency Outpatient Treatment at Hospital Non Covered or excluded services, **Accident & Emergency Unit**
- Non Panel Specialist Visit
- Outpatient Government Hospital treatment
- Non Panel GP Clinic visit (due to emergency) or if Panel GP closed)

#### Non reimbursable Claims

- treatments and medication
- Specialist Visit claim without GP referral letter (except Paeditrician)



## **Web Portal Access for members**

# Member Login Web Portal User Manual

www.mediexpress.com.my





#### Welcome to MediExpress

The core competency of MediExpress (Malaysia) Sdn Bhd ["MediExpress"] lies in the area of management and administration of inpatient and outpatient medical benefits on behalf of insurance companies and corporate clients. The range of services offered revolves around the basic premise of the many quantitative and qualitative benefits to be derived by employers and insurance companies from outsourcing the management and administration of medical benefits granted to their employees and accruing to their policyholders respectively.



#### **OUR CUSTOMERS**

Our heartiest gratitude to all our esteemed clients who have renewed their contract with us and we also welcome new additions to our corporate client. Our customers range from multinational, local conglomerate as well as SME. Some of our clients are as follows:































New User Please Register here

	Log in	
Username:		
Password:		
	Log in	
	Forgot your password?	



#### **MEMBER VERIFICATION**





Already Registered can Login here

#### MEMBER REGISTRATION

Membership Number:

IC Number:

validate





Already Registered can Login here

Successfully Validated Membership Details. Please Create Your own Username and Password to complete the Registration

#### MEMBER REGISTRATION

User Name :	
Password:	
Confirm Password :	
Email Address:	
Mobile No :	
	Register





New User Please Register here





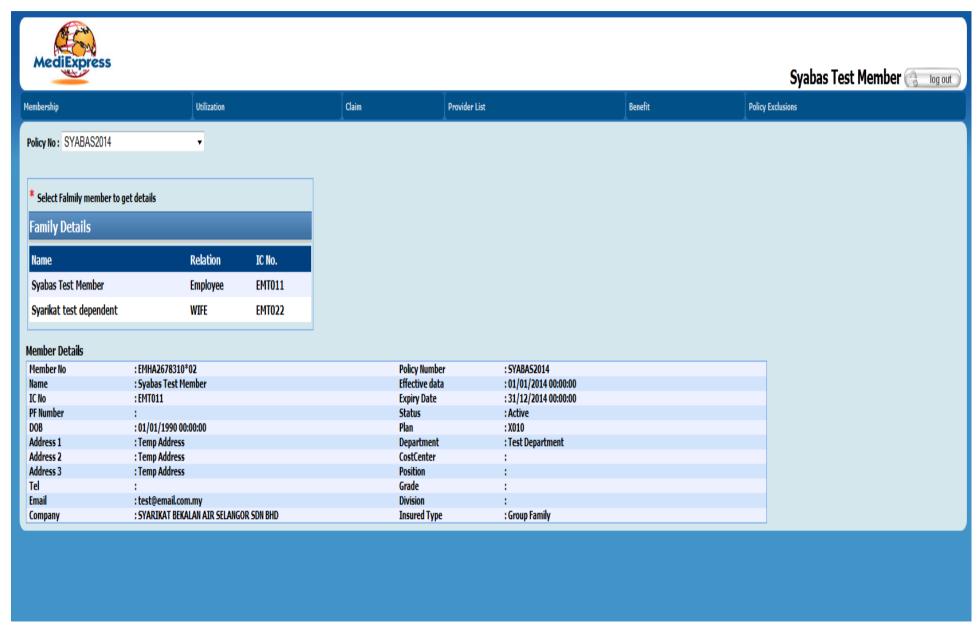


New User Please Register here

Password Recovery			
Member Number :			
Email Address :			
	Recover		

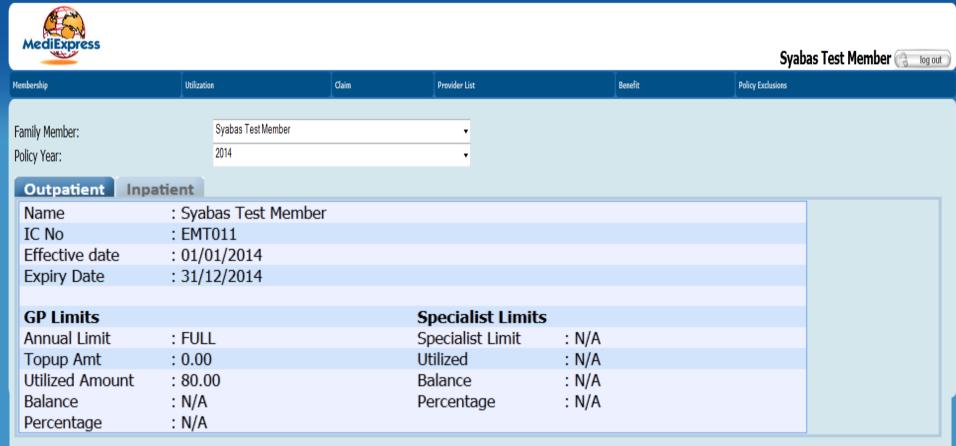


#### **Family Details and Membership Details**



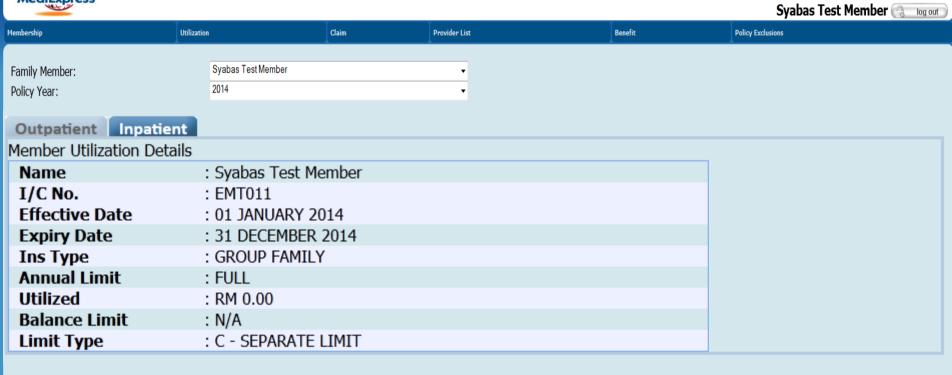


#### **Outpatient Utilization**



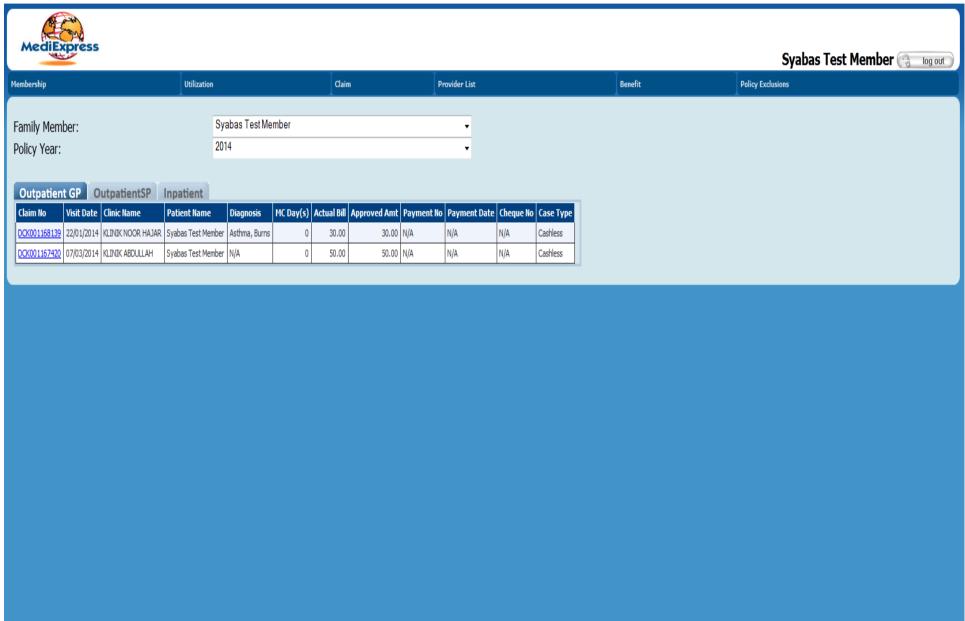


#### **Inpatient Utilization**

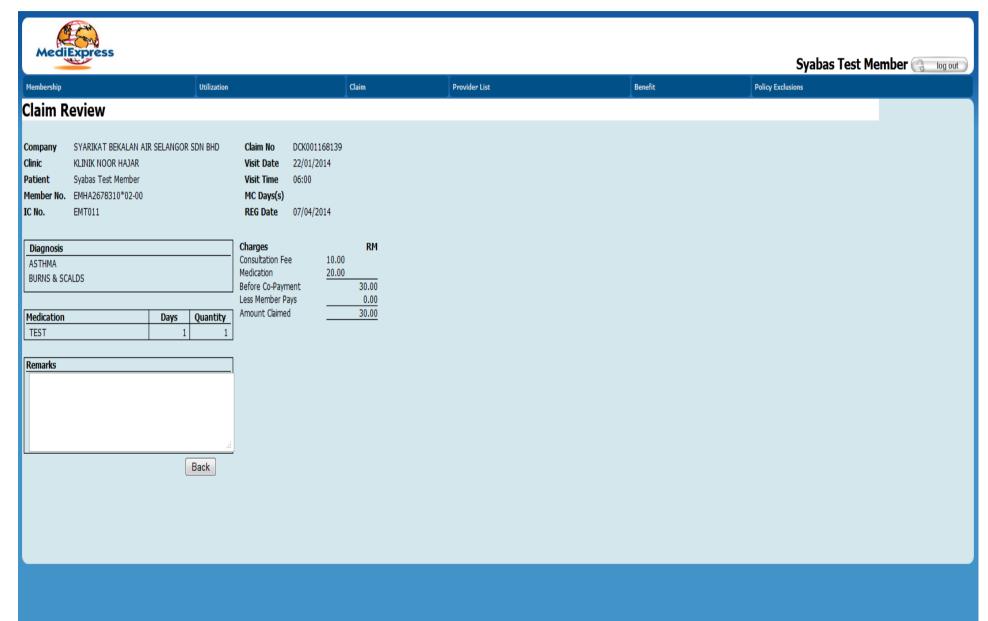




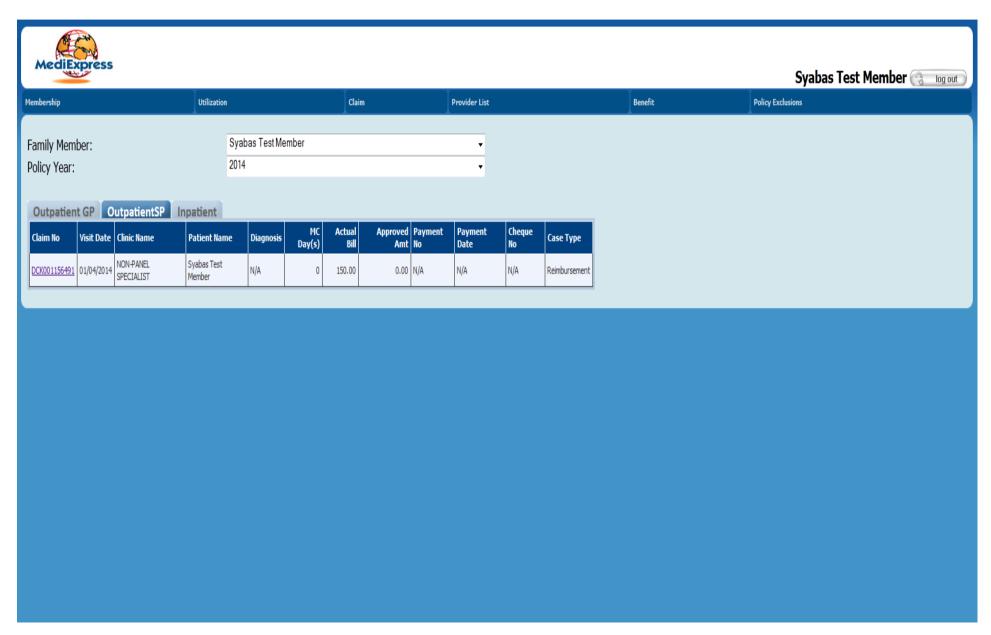
#### **Outpatient GP Claims**



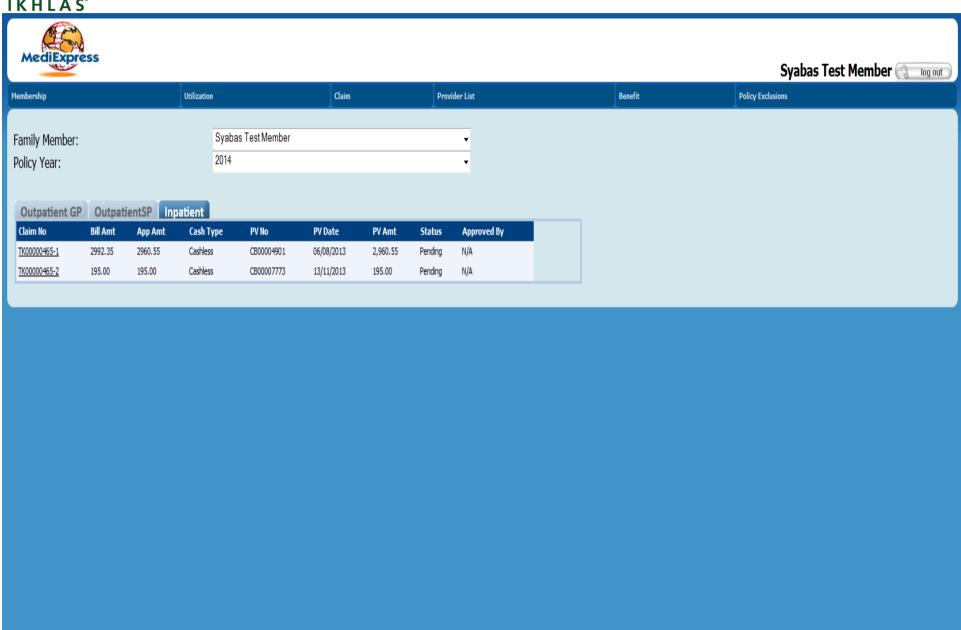














#### **Inpatient Claim Details**



Syabas Test Member 👩 log out

Policy Exclusions

#### Worksheet

Member No : TKHAU252037 ST COMMENT OF TKHAU2 Member No : TKHA0252057\*01-00

Claim No	: TK00000465-1
Payor	: TK
Plan Type	: S697
Policy Eff. Date	: 01/04/2013
Policy Exp. Date	
Date of Admission	
Date of Discharge	: 13/06/2013
Cost Center	:

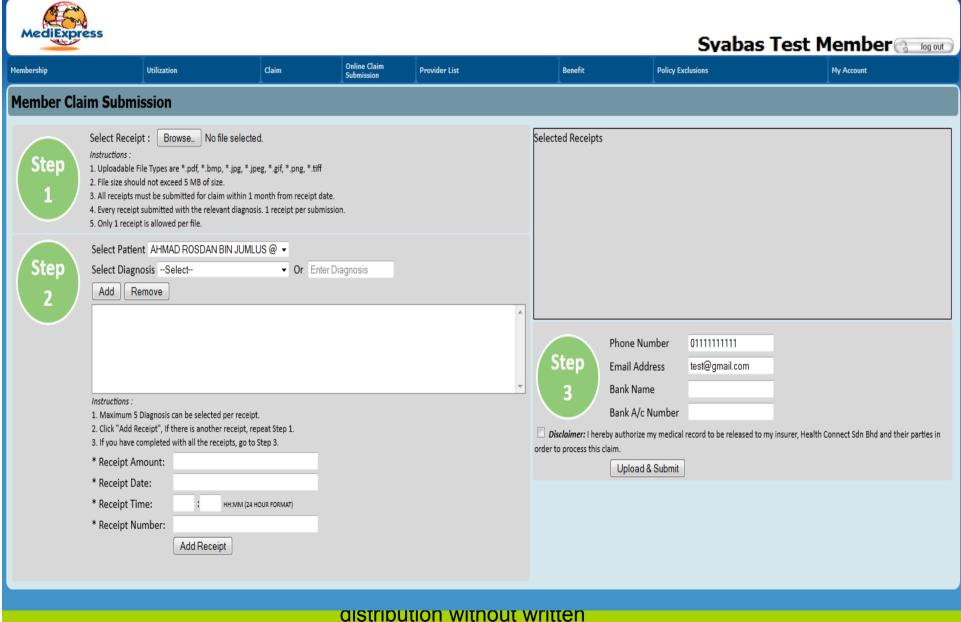
Diagnosis	. OTHER DISORDERS OF CONSONCTIVA			
		Limit		
Room & Board		120.00		
ICU rate		0.00		

	Limit	Actual	Approved	Hospital Pay	Member Pay
Room & Board	120.00	150.00	120.00	150.00	(30.00)
ICU rate	0.00	-	-	-	-
Hosp Supplies & Services	1,750.00	1,354.35	1,354.35	1,354.35	
Operating Theatre	875.00	-	-	-	-
MRI	0%	-	-	-	-
Pre-Hospital X-ray and lab	-	-	-	-	-
Pre-Hospital Specialist Fee	300.00	-	-	-	-
Surgical Fee	2,500.00	1,330.00	1,330.00	1,330.00	-
Anaesthetist Fees	875.00	149.00	149.00	149.00	-
Pre-Hospital Specialist Fee	250.00		-	-	-
Daily In-Hospital Physician	35.00	-	-	-	-
Post-Hospitalisation Treatment	250.00		-	-	-
Medical Benefit	-	-		-	-
Out-Patient Accident	1,000.00	-	-	-	-
Ambulance Fee	250.00	-		-	-
Physiotherapy Treatment	10,000.00	-	-	-	-
Kidney Dialysis & Cancer					
Treatment	-	-	-	-	-
Organ Transplantation	-	-	-	-	-
Govt. Hospiatal Income Benefit	0.00	-	-	-	-
Child's Guardian Allowance	-	-	-	-	-
Medical Report	50.00		-	-	-
Telephone Charges	-	-	-	-	-
Admin / Registration	-		-	-	-
Home Nursing Care	-	-	-	-	-
Medical Record	100.00		-	-	-
Others - No Co-Pay	-			-	
Service Tax - R&B	7.20	9.00	7.20	9.00	(1.80)
Service Tax - ICU	-	-	-	-	-
Service Tax - Lodger	-				-
Total	2,905.55	2,992.35	2,960.55	2,992.35	(31.80)
Co-Payment R&B	-	-	•	-	•
Underwriting Excess	-	•	-	-	
Total Excess	-	-	•	-	(31.80)
Excess Collected By Hospital	-	-	-	(31.80)	31.80
Limit Exceeded	-	-	•	-	•
Main / Topup Policy	-	•	-	-	-
Hos / Payor To Collect	-		-	-	
Ex-Gratia (Not Payable)	-	-	-	-	
BTBG	-	-	-	-	-
Processing Fee	-			-	•
Final Total	2,905.55	2,992.35	2,960.55	2,960.55	0.00
Bordereaux Amount	-	-	2,960.55	-	-

Back



#### **Online Claim Submission**





Takaful							
MediEx	press			Sya	abas Te	est Member (	log out
Membership	Utilization	Claim Online Claim Submission	Provider List Benefit	Policy Exclusions		My Account	
		1	1				
State :	JOHOR	_					
Location :							
Post Code :							
Provider Nam	e:						
	Get Provider List						
Clinics Pa	nel Hospitals						
No. Clinic Code	Clinic Name	Address 1	Address 2	Location	Post Code	City	State
1 A009	KLINIK ADHAM	23 JALAN ENAU 2	TAMAN TERATAI	SKUDAI	81110	SKUDAI	JOHOR
2 A010	KLINIK ADHAM KULAI	PTD 1334 & 1335	JALAN LENGKONGAN	KULAI	81000	KULAI	JOHOR
3 A011	KLINIK ADHAM SENAI	178 JALAN BELIMBING 1		SENAI	81400	SENAI	JOHOR
4 A058	KLINIK AMAN	11, JALAN PEMBANGUNAN,	DESA RAHMAT, TAMPOI	JOHOR BAHRU	81200	TAMPOI	JOHOR
5 A114	POLIKLINIK ANGGERIK	NO. 2, JALAN ANGGERIK 2/3	TAMAN ANGGERIK	JOHOR BAHRU	81200	JOHOR BAHRU	JOHOR
6 A157	KLINIK ASIA DAYA	10 JALAN SAGU 1	TAMAN DAYA	JOHOR BAHRU	81100	JOHOR BAHRU	JOHOR
7 A159 8 A162	KLINIK ASIA JAYA KLINIK ASIA SKUDAI	NO 4 JALAN DEDAP 15 NO 14 JALAN SHAHBANDAR 2	TAMAN JOHOR JAYA  TAMAN UNGKU TUN AMINAH	JOHOR BAHRU SKUDAI	81100 81300	JOHOR BAHRU JOHOR	JOHOR JOHOR
9 A165	KLINIK ASIA TEBRAU	NO 14 JALAN SHARBANDAR 2 NO 111 JALAN PERISAI	TAMAN SNIGRO TON AMINAN	JOHOR BAHRU	80050	JOHOR BAHRU	JOHOR
10 A176	CLINIC AUSTRALIA	NO. 37 JALAN KUNING 2	TAMAN PELANGI	JOHOR BAHRU	80400	JOHOR BAHRU	JOHOR
11 A225	KLINIK ASIA MASAI	NO: 140, JALAN BESAR	MASAI	MASAI	81750	JOHOR BAHRU	JOHOR
12 A290	KLINIK ADHAM	B-6, JALAN AIR HITAM	PEKAN BUKIT BATU,	BUKIT BATU	81000	JOHOR	JOHOR
13 A292	KLINIK ADHAM	859A, JALAN TERATAI 36/17	TAMAN INDAHPURA	KULAI	81000	JOHOR	JOHOR
14 A293	KLINIK ADHAM	NO. 17, JALAN INDAH 1/2,	TAMAN BUKIT INDAH	TAMAN BUKIT INDAH	81200	JOHOR BAHRU	JOHOR
15 A294	KLINIK ADHAM	NO. 10L, JALAN CHENDERWASIH	LARKIN JAYA	LARKIN	80350	JOHOR BAHRU	JOHOR
16 A295	KLINIK ADHAM	NO. 3, JALAN ORKID SATU,	TAMAN WEDO, KELAPA SAWIT	TAMAN WEDO	81030	JOHOR	JOHOR
17 A296	KLINIK ADHAM	NO.7, JALAN SERI WARISAN	KOTA HERITAGE COMMERCIAL CENTRE	KOTA TINGGI	81900	KOTA TINGGI	JOHOR
18 A297	KLINIK ADHAM	NO. 24, KEDAI PEJABAT 3 TINGKAT,	JALAN CYBER 16,	SENAI	81400	SENAI	JOHOR
19 A387	KLINIK ADHAM BANDAR BARU UDA	NO 6 JALAN PADI EMAS 2	BANDAR BARU UDA	JOHOR BAHRU	81200	JOHOR BAHRU	JOHOR
20 A388	KLINIK ADHAM (TMN INDAHPURA)(HQ) (KADG)	13023 JALAN RAJAWALI 1	BANDAR PUTRA KULAI	KULAI JAYA	81000	JOHOR	JOHOR
21 A506 22 A544	KLINIK ASIA 24 JAM KLINIK AZLINA & SURGERI	NO. 41-18 NO 124 JLN RUGAYAH	JALAN ABDUL RAHMAN	MUAR BATU PAHAT	84000 83000	MUAR BATU PAHAT	JOHOR JOHOR
23 A587	KLINIK ADHAM (MUTIARA RINI)	NO 124 JLN ROGAYAH NO 19, JALAN JASA 25	PRESINT JASA	SKUDAI	81300	SKUDAI	JOHOR
24 A604	KLINIK ANU DAN SURGERI 24 JAM	NO. 185, JALAN PAHLAWAN SATU	TAMAN UNGKU TUN AMINAH	SKUDAI	81300	SKUDAI	JOHOR
25 A605	KLINIK AR-RAUDAH DAMAI	NO. 3096, JALAN MERBAU 1	BANDAR PUTRA	KULAIJAYA	81000	KULAIJAYA	JOHOR
26 A617	KLINIK AISWARYA	NO. 55-G, JALAN MUTIARA EMAS 10/2	TAMAN MOUNT AUSTIN	JOHOR BAHRU	81100	JOHOR BAHRU	JOHOR
27 A622	KLINIK AZLINDA	NO. 9, JALAN KEMPAS 17	TAMAN MEGAH RIA	MASAI	81750	MASAI	JOHOR
28 B012	KLINIK BAKTI	28, JALAN DATUK HJ. HASSAN		KLUANG	86000	KLUANG	JOHOR
29 8016	KLINIK BAKTI	NO. 3, JALAN TUN ALI	BANDAR TENGGARA	KULAI	81000	JOHOR	JOHOR
30 B127	POLIKLINIK BINTANG	NO. 84, JALAN NB 2 1/4	TAMAN NUSA BESTARI 2	SKUDAI	81300	JOHOR BAHRU	JOHOR
31 B147	POLIKLINIK NAVIN SDN BHD	NO. 9 JALAN INDAH 22/14	TAMAN BUKIT INDAH 2	JOHOR BAHRU	81200	JOHOR BAHRU	JOHOR
32 B151	POLIKLINIK BIO-SUCINAS	NO 2 JALAN PADI 2	BANDAR BARU UDA	JOHOR BAHRU	81200	JOHOR BAHRU	JOHOR
33 B152	POLIKLINIK BINTANG	NO 36, JALAN JAYA	TAMAN MAJU JAYA	JOHOR BAHRU	80400	JOHOR BAHRU	JOHOR



## **Provider List(Hospitals)**



#### **Syabas Test Member**

10	
13	log out

Membership		Utilization	Claim	Online Claim Submission	Provider List	Benefit	Policy Exclusions	My Account
State : Location : Post Code : Provider Name :	JOHOR		•					
	Get Provider	List						

#### Clinics Panel Hospitals

No	. Hos Code	Hospital Name	Address 1	Address 2	Location	State	Telephone	Room & Board	Min Deposit
1	CAHN	COLUMBIA ASIA HOSPITAL - NUSAJAYA	PERSIARAN AFIAT,	TAMAN KESIHATAN AFIAT,	NUSAJAYA	JOHOR	07-2339999		
2	НРВР	PANTAI HOSPITAL BATU PAHAT	9S, JALAN BINTANG SATU	TAMAN KOPERASI BAHAGIA	BATU PAHAT	JOHOR	07-4338811		
3	JOHSP	KPJ JOHOR SPECIALIST HOSPITAL	39 B	JALAN ABDUL SAMAD	JOHOR BAHRU	JOHOR	07-2253000		
4	KPSMC	KEMPAS MEDICAL CENTRE	LOT PTD 7522, JALAN KEMPAS BARU	81200	JOHOR BAHRU	JOHOR	07-2368999		
5	MEDSJ	MEDICAL SPECIALIST CENTRE	WISMA MARIA JALAN NGEE HENG	80100	JOHOR BAHRU	JOHOR	07-2243888		
6	PENAR	HOSPITAL PENAWAR	NO 17 & 18 PUSAT PERNIAGAAN	81700 PASIR GUDANG	PASIR GUDANG	JOHOR	07-2521800		
7	PGSHS	KPJ PASIR GUDANG SPECIALIST HOSPITAL	Lot PTD 204871, Jalan Persiaran Dahlia 2,	Taman Bukit Dahlia, 81700 PasirGudang,	PASIR GUDANG	JOHOR	07-257 3999		
8	PUTRI	PUTERI SPECIALIST HOSPITAL	33 JALAN TUN ABDUL RAZAK (SUSUR 5)	80000	JOHOR BAHRU	JOHOR	07-2253222		
9	REGE	REGENCY SPECIALIST HOSPITAL	NO 1, JALAN SURIA	BANDAR SERI ALAM	MASAI	JOHOR	07-3817700		
10	SOUBP	PUTRA SPECIALIST HOSPITAL BATU PAHAT	NO 1 JALAN PESERAI	83000	BATU PAHAT	JOHOR	07-4133333		
11	UTAMA	KPJ KLUANG SPECIALIST HOSPITAL	1 SUSUR	1 JALAN BESAR	KLUANG	JOHOR	07-7718999		



### **Inpatient Benefits**

Utilization

Provider List

Benefit



Syabas Test Member @

Policy Exclusions

(A	log out

Benefit	Days	Sub-Benefit Amount	Perdisability Amount
Room & Board	120	100	12000
Intensive Care Unit	20		350
Hospital Supplies & Services			1750
Operating Theatre			875
Pre-Hospital Specialist Fee			300
Surgical Fees			2500
Anaesthetist's Fee			875
Pre-Hospital Specialist Fee			250
Daily In-Hospital Physician's Visit			35
Post-Hospitalisation Treatment	60		250
Out-Patient Accident			1000
Ambulance Fees			250
Physiotherapy Treatment			10000
Kidney Dialysis & Cancer Treatment	0		10000
Govt. Hospitals Income Benefit			20
Govt. Service Tax			0.06
Medical Report			50
Others			100





MediExpress Syabas Test Member 🔒 log out Online Claim Submission Membership Utilization Claim Provider List Benefit Policy Exclusions My Account Membership Details **Change Password Membership Details** hellome1 Old Password: Enter Old Password.. User ID: EMHA2678310\*02 Enter New Password.. Member Number: **New Password** SYABAS2014 Confirm Password.. Policy Number: Confirm Password Update Employee Number: Syabas Test Member Member Name: EMT011 IC Number: hellome@yahoo.com Email: 01/01/1990 DOB:



## **MediExpress Mobile Application**

- Applicable only for Android phones only
- Search for 'mediexpress'
- Registration only required once either on mobile or portal
- What is the info on the app???
- Panel Clinic
- Panel Hospital
- Utilization
- GL status
- Claim status

And more to come...



## **Q & A**



## Thank you

8

We Wish You Good Health!