

MINISTRY OF ECONOMY CIRCULAR

MINISTRY OF ECONOMY

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Circular No. 01/2020

From : Permanent Secretary for Economy

To : Permanent Secretaries and
Head of Departments

File: 29/199/65-13

Subject : RENEWAL OF PUBLIC SERVICE GROUP HEALTH INSURANCE **Date:** 03/02/2020

1.0 Introduction

- 1.1 This Circular serves to update all members under the Public Service Group Health Insurance Scheme (PSGHIS) of the renewal extension for a one (1) year term effective from 01st December, 2019 with Fiji Care Insurance Limited vide Broker Marsh Limited.
- 1.2 Negotiations for the upcoming renewal was quite challenging in terms of pursuing competitive terms with limited "medical" providers in the market. There had been high claim turnout for evacuations and outpatient in the last renewal exceeding 80% of the loss ratio; thus driving Fiji care to consider a premium review and offer renewal terms on optional basis.
- 1.3 The renewal decision was concluded after several discussions and negotiations. Our analysis was purely focused in maintaining all categories of plans over "Hospitalisation" only as to provide wider medical coverage and choices to members. Further efforts were made to allow implementation of changes effective from 01/02/2020; without backdating to 01/12/2019.

2.0 Revised Medical Terms

- 2.1 All existing members are informed of the following major changes under Hospitalisation and Outpatient care arrangements that will be applicable effective from 01 February 2020.
- 20% increase in premium for all categories of coverage/plan;
 - Outpatient Care (Plan 4) will remain on 'Bulkbilling' purely for basic consultation and prescribed medications;
 - List for doctors, pharmacy & drug will be applicable;
 - New provision for full diagnostic procedures under Outpatient Care - Plan 4 (a) with an additional premium payment of \$390;
 - Dental, Optical & Maternity will remain on reimbursement basis.
- 2.2 Existing members are once again reminded to be well versed with the new terms & conditions stipulated in new renewal period in order to maximise benefits. They must opt for suitable plans to utilise accordingly. Please refer to the revised premium and medical plans reflected as at **Appendix I**.

3.0 Insurance Premium

- 3.1 The revised premium increase will be implemented in pay 05/2020 which falls in pay period from 26/02/20 – 10/03/2020. This will provide sufficient time for members to be fully aware of the new developments and make necessary changes to their plans should they wish to. Any shortfall in premium resulting from delayed uploads must be paid manually by members to Fijicare office or deposited at ANZ - Account No: 5854833.

4.0 Medical Cards

- 4.1 New medical cards will be provided soon to all members who are primarily covered under Plan 3 (Private Hospitalisation) and Plan 4 (Outpatient). Members must notify for any change of plans before the medical card is released.
- 4.2 Medical card must be presented within the Fijicare's network of doctors, pharmacies and drug for basic consultation and medication. Please refer to **Appendix II - IV** on the network of providers to be utilised accordingly.
- 4.3 Medical claims must be lodged within 30 days from the date of the receipt for reimbursement. Original (hardcopy) receipts must be submitted for assessment and payment. (Fiscal receipts are preferred to have official stamp and patients name specified). The updated claim form to be utilised which is appended as at **Appendix V**.
- 4.4 Members are to note that cost for medications in relation to long term conditions including Asthma, Hypertension and Diabetes are **NOT** covered under outpatient and will not be reimbursed.

5.0 Important Announcement

- 5.1 Applicant must disclose pre-existing medical condition at the time of joining or upgrade of cover. Pre-existing conditions for new members will not be covered.
- 5.2 Ministry of Economy will not be responsible for any **un-authorized** payments made towards code 249 (Medical) or 246 (Term Life) or for any premium payment made **prior** to confirmation of insurance cover.
- 5.3 All Accounting Heads are to ensure that premium for medical insurance – code 249 is enforced, ceased or adjusted after the approval and confirmation from the insurance provider or the Ministry of Economy is provided.
- 5.4 Members are requested to check their pay slips regularly for any disparity in premium payment. Any unwarranted premiums reflected in the payslip, must be reported immediately to our office for rectification.
- 5.5 Members proceeding on leave without pay (LWOP) must make prior arrangements for manual payments directly with Fiji care office to avoid cancellation of policy. In case where members are no longer employed, their policy will be automatically cancelled and will forfeit all medical benefits.
- 5.6 It is the member's responsibility to ensure that all arrears of premiums are cleared at the commencement of each renewal to avoid unnecessary delays in facilitating diagnostic procedures and travel arrangements.
- 5.7 Medical benefits are restricted to a disability or illness arising within the Fiji Islands unless written approval is granted by the insurance provider for any individual case.

- 5.8 In case of any urgent matters concerning medical hospitalisation, evacuation or diagnostic services, members are to contact Broker or Insurance provider on the following addresses:

Broker

Marsh Limited
P O Box 1333
Suva
[Level 9, BSP Suva Central]
Phone: 3227300 or Mobile: 9990292/9990934
Email: karuna.segran@marsh.com
ADI-FILOMENA.FALEWAI@marsh.com

Insurance Provider

FijiCare Insurance Limited
P O Box 15808
Suva
[Level 9, FNPF place, Victoria Parade]
Phone: 3302717
Email: fijicare@connect.com.fj
: silave@fijicare.com.fj; Pranil@fijicare.com.fj

- 5.9 Please refer to the Ministry of Economy website (www.economy.gov.fj) for detailed policy guideline on Public Service Group Health Insurance or contact our office for a copy.
- 5.10 For further clarifications and or any information, please contact Manager Payroll & Pensions, Sanjay Chand on 3221154, email: sanjay.chand01@economy.gov.fj or Senior Insurance Officer, Madhu Narayan on 3221348, email: madhu.narayan@govnet.gov.fj.



Makereta Konrote

Permanent Secretary for Economy