

MINISTRY OF ECONOMY CIRCULAR

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Circular No. 06/2020-2021

From: Permanent Secretary for Economy

To : Permanent Secretaries and
Head of Departments

File: 29/199/65-14

Subject: RENEWAL OF PUBLIC SERVICE GROUP HEALTH INSURANCE **Date:** 19/02/2021
PERIOD – [01/03/2021 – 28/02/2022]

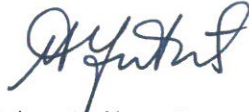
1.0 Introduction

- 1.1 The renewal term for the Public Service Group Health Insurance has been extended with FijiCare Insurance Limited (FIL) vide Broker Marsh Limited effective from 01st March 2021 to 28th February 2022.
- 1.2 The insurance providers of “medical” services were invited to offer competitive terms for the Public Service Group Health Insurance Scheme, however, none of the providers expressed their interest. Further consultations were undertaken with the providers to reaffirm their status in providing terms and to ascertain the cause of the rise in premiums.
- 1.3 The adoption of revised terms with the current provider; FIL was eventually concluded given it is the only option available. Since the rise in claims has encountered a high loss ratio; an increase in premiums would recuperate the high medical expenses they are obliged to pay. The COVID-19 pandemic posing a high health risk and vast associated traveling costs also force the insurance market for escalated premiums with more restrictive terms.

2.0 Important Announcement – Premium Increase

- 2.1 All existing members are informed of the increase in premiums and revised terms for the upcoming renewal term as below:
 - 2.1.1 Increase in premiums under the respective plans as per **Appendix I**;
 - 2.1.2 Lists for the revised network for Doctors as per **Appendix II**;
 - 2.1.3 Lists for revised Pharmacies as per **Appendix III**;
 - 2.1.4 Lists for revised Drugs (medication) as per **Appendix IV**;
 - 2.1.5 Important Notice on revised terms of FijiCare as per **Appendix V**.
- 2.2 The premium increase will be applicable effective from **01/03/2021** which will be uploaded in **pay 05/2021**. Premium adjustments will be according to members existing plans.
- 2.3 Members are encouraged to use FijiCare Apps for their convenience in terms of accessing greater information and uploading medical claims online. Members will also be able to view their plans, detailed policy, benefits, available limits, premium status, electronic medical cards, and history of claims. The username and password for each member can be obtained from the Ministry of Economy Payroll Unit.

- 2.4 All members are to refer to the Ministry of Economy website (<https://www.economy.gov.fj/>) for detailed policy guidelines on Health Insurance or contact the Ministry of Economy Payroll Unit for a copy.
- 2.5 For further clarifications and information, please contact Manager Payroll & Pensions, Sanjay Chand on phone 3221154 or email: sanjay.chand01@economy.gov.fj or Senior Insurance Officer, Madhu Narayan on phone 3221348 or email: madhu.narayan@economy.gov.fj.



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Permanent Secretary for Economy