Sagicor

overview

Say Hello to Telemedicine

Sagicor has announced that it will be honouring claims related to telemedicine - the practice of remote consultations by medical practitioners who utilise clinical solutions supported by technology. This has seen the launch of a phased programme, which makes healthcare more convenient and accessible for clients during this challenging time. Initially the programme will involve a specific pool of health and medical providers. Others, who have the technological capability to deliver a virtual, yet personable doctor-patient experience, are also invited to come on board.

Clients of Sagicor will be allowed to engage with their medical practitioners and specialists and submit claims for services relative to general practitioner consultations, specialist consultations, one-on-one psychiatrist/psychologist consultations, physiotherapy and speech therapy.

Providers

Sagicor is happy to provide contact information for health care providers in your area who offer telemedicine services.

NAME	SPECIALTY	CONTACT INFORMATION
Dr. Phyllis Burnett	Physiotherapy	(246) 421-8994
Sandy Crest Medical	Emergency Care/Hospital	(246) 419-4911
Back into Motion	Physiotherapy	(246) 262-2436
Dr. Michelle Lashley	Paediatrician	(246) 427-3540
Dr. Brian Charles	General Practitioner	(246) 419-4911
Dr. Adrian Lorde	General Practitioner	(246) 436-9360
Dr. Jackie King	Physiotherapy	(246) 429-8269
Shareka Bentham	Speech Therapist	(246) 235-4361
Dr. Karen Bynoe	General Practitioner	(246) 435-3621
Dr. Tania Whitby-Best	General Practitioner	(246) 417-4867
Dr. Tonya Holder	Psychiatrist	(246) 417-4170
Dr. Delores Lewis	General Practitioner	(246) 233-2757
Dr. Kathy-Ann	General	(246) 421-9000

Manning	Practitioner	
Dr. Jamiee Wilkinson	General Practitioner	(246) 417-4170
Dr. Trina Ifill	General Practitioner	(246) 421-7977
Nina Lashley	Speech Therapist	(246) 232-0301/(246) 256-0301
Louise Frazer	Speech Therapist	(246) 572-4644/ (246) 256-6081
Agape Medical	General Practitioner	(246) 228-3670/(246) 426-3267
Dr. Fatima Nana	General Practitioner	(246) 241-6203
Dr. Nya Maughan	Psychiatrist	(246) 435-3621
PhysioCare Inc	Physiotherapy	(246) 424-1012
Lifestyle Medical Services Inc.	Internal Medicine	(246) 845-0212 / (246) 271-6320
GOMEDIC	General Practitioner	(246) 238-3741
Dr. Dawn Maddalone	Chiropractor	(246) 251-4287
Infinite Physical Therapy Services	Physiotherapy	(246) 237-7059
Andrea Quintyne	Physiotherapy	(246) 420-3324
Jade Physical Therapy	Physiotherapy	246) 435-3252
Gabrielle de Villers	Occupational Therapy - Paediatrics	(246) 284-3897
Jessica Dash	Occupational Therapy - Paediatrics	(246) 821-4747
Melanie Büge	Occupational Therapy (Physical Dysfunction)	(246) 838-9410
Hilary Bethell	Occupational Therapy (Physical Dysfunction)	(246) 429-8266
Nadia Johnson	Occupational Therapy (Physical Dysfunction)	(246) 836-1876

Total Therapy Inc	Physiotherapy	(246) 435-0172
First Choice Healthcare	Physiotherapy	(246) 421-7977
Dr. Wayne Clarke / WSC Medical	Internal Medicine	(246) 435-7349 / (246) 231- 0788
Dr. Chantelle Browne-Farmer	Paediatrician	(246) 271-0770
Dr. Natalie Moore	General Practitioner	(246) 250-9509
Dr. Cheryl Coppin	Physiotherapy	(246) 431-8651
Dr. Brian Marshall	General Practitioner	(246) 622-2036
Dr. Emma Dash	General Practitioner	(246) 266-9734
Dr. Shari Goring	General Practitioner	(246) 284-8232
Dr. Carol Gill	General Practitioner	(246) 430-1001
Dr. Shannon Carrington	General Practitioner	(246)245-7950
Dr. Nesha Gibbons	General Practitioner	(246) 271-0770
Dr. Lana Husbands	General Practitioner	(246) 438-0021
Dr. Ishmail Makda	General Practitioner	(246) 228-4566
One to One Physio	Physiotherapist	(246)-242-7272
Dr. Greig Millar	General Practitioner	(246) 237-9124

faqs

What is telemedicine?

A consultation with a Provider where you communicate using video conference or telephone, instead of having a physical face-to-face visit with a provider.

Can I access telemedicine services from my current doctor?

You will have to contact your doctor to verify the following:

1. He is offering telemedicine service.
2. He/she has been onboarded with Sagicor to offer telemedicine service, for claims to be reimbursed.

Is there an additional cost for telemedicine consultations?

All costs will be decided by the Provider.

How would this affect current premiums?

No change to current premiums.

Is there a ceiling as to the no. of consultations?

A telemedicine consultation will be treated similar to an office visit. The only difference is that the consultation is accessed remotely, using video conferencing or telephone. Therefore, the same existing policy guidelines that govern the contract with the insured will apply.

This means that the deductible, percentage reimbursement and cap will remain the same. For example, an insured with a ceiling of $1,000 coverage after deductibles can utilise that $1,000. for:

1. Office visits only
2. Telemedicine consultations only or
3. Combination of office visit and telemedicine consultations

The option utilized is still capped by a total reimbursement of $1,000.

Can I access coverage for telemedicine services if the provider is not my usual doctor?

This will have to be discussed with the attending physician and agreement made between both parties for the consultation to take place.

Will I be able to use my CariCare Card for these services?

The CariCare card requires a swipe at a physical machine at the provider. As this is not an office visit, you will be unable to use the CariCare card.

Payments must be made in full to the provider before services are received. The provider will determine the payment option (e.g. credit card or bank transfer).

What do I do to get reimbursed?

The Physician fills in the electronic claims form indicating 'Telemedicine' under the heading 'Place of Service - Off./Home/Hosp.'

The provider emails the claim form with validation statement and e-receipt to the insured, who completes the 'member' section and submits all the supporting documents electronically to Sagicor.

After payment has been processed, the money will be wired directly to the insured's bank account and an e-mail notification sent to the insured stating this. "Please note: You must sign up for Direct Credit, in order for us to make payment directly to your bank account. Cheques will not be issued."

How do I sign up for payment to go to my bank account (Direct Credit)?

Complete and submit our Direct Credit Authorisation Form for Individual Health Insurance Claim Settlement. This is available online at **https://my.sagicor.com/groupweb/viewpdf.asp?filename=182** Direct Credit is a free service and will ensure faster payment of your claim reimbursements directly to your bank account.

You will be notified via e-mail, when the money has been sent to your bank account.

I am a provider not on your pool of telemedicine providers. I am interested in offering this service. How can I become a part?

Thank you for your interest.

1. Providers who have a pre-existing relationship with Sagicor (have already been onboarded) will need to be onboarded specifically for Telemedicine services.
2. New Providers without a previous relationship with Sagicor will need to be onboarded as a Provider and also specifically for Telemedicine services.

You may e-mail the following persons to be onboarded: