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. Reginald O'loughlin | General Practitioner | (869) 465-3452 |
| Dr. Leroy Richardson | General Practitioner | (869) 465-4083 |
| Dr. Joy Kathleen Allen-Ferdinand | General Practitioner | (869) 465-5348 |
| Dr. Andrew Holness | General Practitioner/Internist | (869) 465-5096 |
| Dr. Caroline Lawrence | Specialist | (869) 465-5096 |
| Dr. Terrance Drew | General Practitioner/Internist | (869) 665-6767 |
| Dr. Vance Gilbert | General Practitioner/Anaesthetics | (869) 762-5300 |
| Dr. Bichara Sahely | General Practitioner/Internist | doctor@sahely.com |
| Dr. Glenville Liburd | General Practitioner | (869) 469-0521 |
| Dr. Chandy Jacob | General Practitioner | (869) 469-5264 |
| Dr. Cardell Rawlins | General | (869) 663-7050 |

| | | |
|---|---|---|
| | Practitioner/Surgeon | |
| Dr. Ravi Shankar | General Practitioner | (869) 661-0200 |

# 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:

- St. Kitts & Nevis: Cleone Moore; Cleone_Moore@Sagicor.com

### Can I open up my telemedicine consultation to new patients?

Whilst our Guidelines to Providers offer advice on this, this is solely up to the providers and should be decided based on regulations and best practice for the industry.

### Can insureds go to any doctor who is offering this type of service and get their fees reimbursed?

Yes, a few providers were selected for the initial launch but interested Providers with the capability of offering telemedicine services, will be considered for addition to the pool, after being onboarded.

Claims from providers not currently on the listing will only be reimbursed if the provider applies for and gets approval by Sagicor after being onboarded. This applies to both Providers who are part of our list of approved Providers, as well as doctors not on the existing list.

## how it works

1. Patient calls their Physician to schedule a consultation.
2. Physician confirms telemedicine consultation is appropriate for patient's issue, schedules a

consultation and provides payment instructions.

3. Patient pays Physician on-line and receives an e-receipt (which would include the words 'Telemedicine services)' from the Physician for the amount paid.

4. Physician and patient have a telephone or videoconference consultation.

5. Physician fills-in the claim form identifying it as a 'Telemedicine claim' and forwards it to the patient.

6. Patient fills-in their information and encloses proof of payment and sends claim to Sagicor.

7. The same email received from the Physician with the filled-in claim form must be used as evidence of agreement for Telemedicine consultation and forwarded to us along with the following for the claim to be processed:
    - Completed claim form (filled in with the Physician's information and the patient's information)
    - e-receipt as proof of payment
    - Any additional supporting documents
    - Banking information (Bank name, bank address, bank account no.)
    - Scanned copy or picture of your Caricare card and one form of national ID (country ID, driver's permit, or passport).

8. The e-claim 'package' is sent to the country specific dedicated claims inbox:
    - Eastern Caribbean - EClocalclaims@Sagicor.com

9. Sagicor processes the claim and sends the reimbursement via direct credit to the insured's bank account. An e-mail is sent to the insured's email address notifying them that the money has been sent to their bank account.

## contact

For more information, email us at eservice@sagicor.com or call 1 800 744 7707.