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
Acropolis Medical Centre	Doctor Visits;Labs;Ann Prev	(868) 657-3356
Ames Medical Services	Doctor Visits;Labs;Ann Prev	(868) 221-3983
Fracture & Orthopaedic	Doctor Visits;Labs;X-Rays	(868) 612-3642/ (868) 622-2122
Dr. Gerard Antoine	Specialist Consultation	(868) 235-5056
K-Med Clinic Limited	Doctor Visits; Ann Prev	(868) 685-8202/ (868) 321-8202
Mobile Mate Clinic/ Dr. Roger Lue Chin	Doctor Visits;Labs;Ann Prev	(868) 394-6000 / (868) 225-4665
Dr. Nitya Raamkaransingh	General Practitioner	(868)225-0850
Victoria Clinic	Doctor Visits;Labs;Ann Prev	(868) 622-2221
Dr. Dion Carter	Doctor Visits;Labs;Ann Prev	(868) 653-0291

Enhance Rehab Services Ltd	Physiotherapy	(868) 493-4440
El Dorado Medical Centre	Doctor Visits;Labs;Xrays;Ann Prev	(868) 662-3317
PUSH Health Services	OB-GYN	(868) 640-6628
Renand Limited	Doctor Visits	(868)622-7032/(868)628-7500
Sports Clinic	Doctor Visits	(868)662-2537(o)/(868)740-6289(c)
Total Rehabilitation Centre Ltd	Physiotherapy	(868) 675-4973
Retouched	Dermatology	(868) 627-4891
Dr. Sarah Sampath	General Practitioner	(868) 222-6210
Michelle Joy Cato	Physiotherapy	(868) 622-3077
Dr. Shastri Motilal	General Practitioner	(868) 365-5340
Dr. Jamal Mohammed	Family Medicine	(868) 764-3099
Dr. Seemongal-Dass	Opthalmology	(868) 671-5897
Dr Laura Johnson	Speech Therapist	(868) 483-9927
Dr Ravita Singh	Family Medicine	(868) 324-4785
Dr. Joseph Ramdhanie	GP / Family Medicine	(868) 486-2000
Dr. Sabrina Ramkisson	Gynaecologist	(868) 221-5150
Dr. Emerson Budhoo	Orthopaedic Surgeon	(868) 662-2766 ext 4084
Dr. Gemma Martyn	Family Medicine	(868) 778-6618
Respiratory Care (T&T) Ltd	Respiratory Medicine	(868) 663-0380 / (868) 375-4710
The Family Physician	General Practitioner	(868) 313-5952
Dr. Sudesh Balliram	General Practitioner	(868) 769-4086 or (868) 255-9650

HealthNet Caribbean Ltd.	Doctor Visits, Labs, Ann Prev	(868) 285-4637 or (868) 287-0418
Millennium Docs	Doctor Visits, Labs, Ann Prev	363-DOCS (3627)
Sachelle Le Gall Singh	Psychologist	(868) 327-5852
Dr. Navi Muradali	General Practitioner	(868) 475-8123
Dr. Sitara Sookdeo	General Practitioner	(868) 475-8123
Dr. Camille Ali	General Practitioner	(868) 475-8123

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:

- Trinidad and Tobago: Gerard Scott; Gerard_Scott@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.