

Insured Companion Guidelines Policy



*This policy was approved
by the Director of SZV on July 26th, 2017.*



USZV'S INSURED COMPANION GUIDELINES POLICY

1) Policy Statement. This policy provides clarity in the companion selection process and comprehension of the duties of a companion during the Medical Referral Abroad ("MRA") process;

2) Reason for this policy. The purpose of this policy is to aid the insured in the selection of a suitable companion, as the duties of a companion may vary and demand certain skills. Given the changing nature of destinations within the MRA network uniformity and appropriate management of the insured's companion is required;

3) Who should read this policy. Medical Referral department staff, the insured, companions of insureds, USZV Communication Department staff, Third Party Logistics staff, Care procurement Staff;

4) Resources. Landsverordering Ziekteverzekering, Landsverordering Ongevallenverzekering, Regeling vergoeding behandelingen- en verplegingskosten overheidsdienaren, Regeling tegemoetkoming ziektekosten overheidsgepensioneerden, USZV Medical Referral Abroad procedures, Third party logistics care procurement contracts;

5) Definitions.

MRA network: allowed and contracted designated countries where medical treatment can be obtained by the insured within the MRA process.

ADL: activities of daily living.

Definition of a companion: an individual that travels with the insured who is sent for medical treatment during the MRA process to the designated country.

6) The Policy.

a) Conditions for companion approval: The request for one social companion may be submitted by the treating General Practitioner with the MRA request (see MRA procedure) based on a medical indication. A companion is medically indicated if:

- 1) The insured requiring treatment abroad is a child or younger than 21 or an adult older than 70 years; or
- 2) The insured traveling for medical treatment has a physical or mental handicap as documented by a treating physician; or
- 3) The insured has a documented previously investigated low IQ diagnosis by a physician (results of investigations are required with the MRA request); or
- 4) The insured is undergoing psychiatric treatment or has previously undergone treatment but has a risk of becoming unstable (a current mental health report from the treating physician documenting the insured's medical and treatment history, along with current treatment outline is required and an outline of the risks for becoming unstable); or
- 5) Is scheduled for/or will be scheduled for a procedure/operation that will incapacitate the insured to the point of not being able to perform ADL's. When the insured is cleared to perform ADL's by the treating physician, the companion's stay will be terminated and arrangements will be made for the companion to return; or
- 6) The insured is flown out as an emergency transfer (via

Air Ambulance) and is unconscious or incapacitated; or

- 7) The insured is being transferred for a combination of radio- and chemotherapy.

b) Types of companion: When a companion is indicated as stated above, the insured may select a local companion to accompany him/her to the designated country. In cases where there is a documented medically appropriate diagnosis from the referring physician recommending or indicating a need for a medical companion (doctor or nurse) a medical companion will be assigned to the insured by USZV. To clarify: a local companion is selected by the insured, a medical companion is designated by USZV.

c) The qualifications of a companion that can be selected by the insured are:

- i) Age 21 years or older up until the age of 67 (individuals older than 67 will be required to present a medical letter by a treating physician outlining any past or current medical issues and medication use if relevant);
- ii) Disclosure of any known chronic medical illnesses. Individuals with chronic medical illnesses must provide a current (within the past month) medical report from a treating physician. This report should document the individual's current medical status, outline their medication use, and any relevant recent (within 3 months of submitted date) test results for example the last A1C if diabetic, TSH result if companion has hyper/hypothyroidism, HGB level if companion has a history of anemia. Companions with HTN must also submit in the report from the treating physician documented BP levels for the past 3 months); if the designated country for the insured is Bogota, Colombia a companion with HTN will not be allowed. Failure to disclose any chronic medical conditions will result in the companion being responsible financially for any medical issues that occur while in the designated country or the insured being responsible for payment of a replacement companion ticket if the initial companion falls ill and has to return because of an undisclosed chronic medical illness;
- iii) Not currently receiving treatment for an illness, physical or psychiatric;
- iv) Not be 24 weeks or more pregnant;
- v) Not currently on sick-leave status from their employment;
- vi) Not currently addicted to or have a recent history (1 yr. or less) of alcohol, illegal or prescription drug use/abuse;
- vii) Not be under house arrest, have an ankle monitor, have a warrant out for their arrest, be currently under legal investigation or involved in legal proceedings or prosecution at the time of travel abroad with the insured;
- viii) Be a citizen or legal resident of St. Maarten and have a current passport (valid for 6 months or more before travel date to the designated country) and visa (if indicated) for the designated country. (USZV does not cover visa or passport fees and does not assist with application for a passport or visa with the exception of

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providing a statement for an emergency passport as outlined in the RDIRA);

- d) **Concessions for the companion:** A local companion is a roundtrip ticket to and from the selected destination for MRA, accommodation (hotel stay within the MRA network), daily allowance and/or vouchers (whatever is applicable in the designated country of care) as outlined in the policies and applicable National Ordinances, transport to and from the airport in the designated country, to and from the insured appointments or if insured is hospitalized, transport to and from the hospital for visits to the insured, the latter 2 solely if the hotel is not in walking distance of the hospital.
- e) The companion will be granted permission to return to St. Maarten in the event the companion becomes ill with worsening of a disclosed chronic or acute onset illness (evaluated and documented by the contracted physician of the third party logistics coordinator) that prevents them from performing the duties of the companion.
- f) **Responsibilities of the companion:**
 - i) It is the responsibility of the companion to request and receive approval for vacation days from their employer for the trip abroad. USZV does not provide sick-leave compensation for the local companion.
 - ii) The companion is responsible for the visa application and fees in the event that it is necessary for the companion to obtain a visa to travel to the designated country. USZV does not cover visa fees or assist in the application process. USZV will provide a letter of coverage (medical costs and costs related to stay) while in the designated country for the companion if required by the consulate of the designated country
 - iii) The companion is responsible for attending a mandatory intake meeting with USZV as scheduled prior to departure to the designated country of destination.
 - iv) The companion is responsible for arriving on time to the airport on the day of departure (USZV will not cover costs of ticket changes or cancellations for the companion for missed flights). If the companion misses a flight due to an emergency illness (as documented by an emergency room/or GP medical report within 24 hrs of the flight outlining a medical illness that falls under the World Health Organization's 2010 contraindications to air travel) or a death in the family (a death certificate must be submitted) USZV will cover the costs for the ticket changes under the abovementioned conditions as long as USZV is informed at least three hours prior to the flight time. It is the duty of the insured to inform USZV before the check in time of the flight if their companion is unable to make the flight based on the abovementioned conditions.
 - v) The companion is responsible for travelling with funds for any purchases/necessities not covered by USZV's daily allowance (the daily allowance is a supplemental income meant to cover meals and can be given in the form of vouchers to be used in designated restaurants

of cafeterias). USZV will not cover clothing, toiletries, transportation for activities not related to medical care while abroad or treatment (evaluation, medications, procedures) for non-emergent illnesses or self-initiated consults and/ or treatment with physicians abroad for the companion. The companion is also responsible for the proper management of their daily allowance and vouchers and other funds while abroad. USZV will not supplement or make payments on behalf of the companion for any charges incurred by the companion. The companion must provide the hotel with a valid credit card for amenities such as room service, laundry service, mini-bar use in order to make use of these services.

- vi) It is the responsibility of the companion to cover the costs (hotel stay, transportation including transport from the airport to the hotel and vice versa, meals and any other incidentals) of any social companions that travels abroad with them and the insured, who are not USZV approved or assigned companions. The insured (or companion if the insured is an emergency transfer and or is incapacitated) must inform USZV of their intent to travel with (an) additional person (s) that is (are) not covered by USZV. The companion is not allowed to have residents of the designated country stay overnight or spend prolonged periods of time in the hotel room. Family members of the insured may visit in communal areas during times approved by the hotel.
- vii) The companion must return received daily allowance funds and vouchers for days not spend in the designated country before departure from said destination.
- viii) The companion must accompany the insured to all doctors and treatment appointments where indicated by the third party logistics coordinator or the physician.
- ix) If the insured is hospitalized it is the responsibility of the companion to stay with the insured (if required by the hospital) at least 8 hours a day or visit minimally once a day for 3 hours or twice a day. If indicated by the hospital staff the companion is responsible for the ADL's (bathing, feeding, etc.) of the insured. The companion is also responsible for communicating with and updating the family of the insured regarding the medical condition or concerns of the insured. The companion is also expected to provide moral support for the insured.
- x) In the event the insured passes away while being treated abroad the companion is responsible for securing the insured's personal belongings, assisting with all paperwork and necessary arrangements for the repatriation of the insured's remains. The companion will remain in the destination country until the arrangements have been finalized or until a family member arrives to make the arrangements.
- xi) It is the responsibility of the companion to behave appropriately and in accordance with the rules and regulations of the third party logistics coordinators/ instances and with the governing laws of the designated country for treatment abroad. Any incidentals,

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infractions or damages by the companion with these authorities will be at the expense of the companion (or responsible party) and may result in termination of the stay of the companion. If the companion's stay is terminated daily allowance and or vouchers will be discontinued and the first next available flight for return will be booked for the companion. In the case of a reported illicit behavior (criminal activity, illegal drug use or sale, smoking in prohibited areas, prostitution) the companion's stay will be immediately terminated.

- xii) The companion is responsible for courteous, respectful and appropriate behavior with all members of the insured's care team. Repeated (2 or more) reports of inappropriate behavior (classified as denigrating, disrespectful or foul language towards members of the care team, refusal to abide by rules and regulations of the third party logistics team or destination country, legal infractions) will result in termination of the companion's stay abroad. The insured will be responsible for a replacement as outlined in the RDIRA. In the event (family emergency or medical illness) the selected companion has to return before the insured's treatment is completed or before the 4 week indicated time limit then it is the responsibility of the companion in agreement with the insured to find a replacement companion. The third party logistics team will determine if the insured can remain alone until the replacement companion arrives. The insured (via the third party logistics coordinator) informs USZV of the change and the replacement companion has to present to USZV to register the change and undergo an intake meeting. USZV will cover the ticket cost for a replacement companion only if it is after the 4 week limit or if there is a death in the immediate (not extended) family of the companion or a medical illness of the companion as outlined in (i). In all other instances, the insured is responsible for the ticket cost of the replacement companion.

- xiii) It is the responsibility of the companion to secure travel insurance that covers medical cost when travelling abroad to accompany the insured. USZV does not cover medical costs for treatment of the companion (with the exception of an emergent medical condition that may occur while the companion is abroad) as stated in the signed waiver.

- xiv) The companion is responsible for securing and traveling with at least one month's supply of prescribed medication currently used by the companion. All replacement medications that has to be purchased in the designated country due to negligence of the insured will be for the companion's own account. USZV does not cover any medication needed for a companion.

- g) **Companions of insured minors:** Minors should be accompanied by a parent or legal guardian when referred abroad for medical treatment. In the event a parent cannot travel with the minor (parents with illegal status, parents with documented chronic incapacitating physical or mental illness, minors in foster care) at the time of the referral abroad, a companion selected by the parents must present with a notarized letter stating authorization to take medical decisions abroad on behalf of the parent(s). Newborns may be assigned a temporary companion by the parent(s) for the duration of two weeks. However during this period, one of the parents must make all necessary arrangements to travel to the destination country where the newborn is receiving medical treatment. Companions of hospitalized minors are required to visit twice daily and remain for at least 3 hours at the hospital. Companions of hospitalized critically ill minors are required to stay with the insured 24hrs daily if indicated by the hospital.

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