



# Responsibilities and Duties of the Individual Referred Abroad



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

## RESPONSIBILITIES AND DUTIES OF THE INDIVIDUAL REFERRED ABROAD

**1. Policy Statement.** This policy provides comprehension of the responsibilities and duties of the patient undertaking and involved in the Medical Referral Abroad process;

**2. Reason for this policy.** In keeping with USZV's goals to take responsibility in transparent communication with its clients and stakeholders and communicating procedures more efficiently, this policy is implemented effective immediately to foster effective service delivery;

**3. Who should read this policy.** Individuals referred abroad through the Medical Referral Abroad process, their Companions (if applicable), The Medical Referral department, USZV Labor and Health Staff, USZV Communication Department staff, Care Procurement Staff, USZV Management, All GP's and Specialists, Legislature (Health Ministry members or staff /Minister);

**4. Resources.** Landsverordering Ziekteverzekering, Landsverordering Ongevallenverzekering, Regeling vergoeding behandelings- en verplegingskosten overheidsdienaren, Regeling tegemoetkoming ziektekosten overheidsgepensioneerden, USZV Medical Referral Abroad procedures, IGCP, <http://www.who.int/ith/ITH2010chapter2.pdf>. Third party logistics care procurement contracts;

**5. Definitions.** Care team: all medical, hotel, transportation staff involved in procuring the insured's medical treatment and care while in the destination abroad;

### 6. The Policy.

#### a) Responsibilities

- i) The insured is responsible for obtaining and maintaining a current valid USZV insurance card. In cases where the insurance card expires while the insured is abroad with a Medical Referral Abroad ("MRA"), the insured will arrange for renewal of the card on their return. If insured is no longer entitled to insurance while on a MRA, treatment abroad will be completed and on return insurance will be terminated.
- ii) The insured is responsible for providing accurate and up to date contact information to USZV and the treating GP or Specialist when involved in the MRA process. Any missed appointments (travel or treatment) due to incorrect contact information will be at the expense of the insured (flight change fees, no show fees, etc).
- iii) The insured is responsible for obtaining and maintaining a current Passport (valid for 6 months or more before travel date to designated country. A copy of the passport information should be provided to the GP to be submitted with the MRA or within 24hrs of being notified by USZV that a MRA has been received for the insured. USZV does not cover fees for passport application or renewal and does not assist with the application of a passport with the exception of supplying documentation required from USZV for obtaining an emergency passport. The emergency passport documentation for the insured is only provided for emergent (life-threatening) medical referrals abroad that require immediate treatment (emergency transfers). In the event the insured involved in an emergency transfer is a minor then emergency passport documentation will be provided for one

parent of the insured. In the event the insured involved in an emergency transfer is mentally incapacitated and cannot make medical decisions (comatose or has suffered brain damage) emergency passport documentation will be provided for the legal spouse.

- iv) The insured is responsible for the application of and fees necessary for a visa to travel abroad in the event that it is necessary for the insured to obtain a visa to travel to the designated country. USZV does not cover visa fees or assist in the application process of the visa. USZV will provide a letter of coverage (medical costs and costs of hotel stay) while in the designated country for the insured if required by the consulate/embassy of the designated country.
- v) The insured is responsible for securing and travelling with any additional test results, documents or imaging provided to them by the GP, Specialists or Radiology/ Lab Departments necessary for their treatment abroad. If these documents are left behind or lost by the insured all costs involved in replacement of or repeating of the procedures/tests to obtain the results in said documents will be at the cost of the insured.
- vi) The insured is responsible for travelling with funds for any purchases/necessities not covered by USZV such as clothing, toiletries, and transportation for activities not related to medical care while abroad. The insured is responsible for supplying the hotels with a valid credit card for additional amenities like room service, mini-bar/alcoholic beverages purchases and laundry or pay up front for it himself. The daily allowance is a supplemental income meant to cover meals and can be given to the insured in the form of vouchers. These vouchers can be used to purchase meals in designated places (hotel restaurant or cafeteria). The insured is also responsible for the proper management of their daily allowance and other funds while abroad. USZV will not supplement or make payments on behalf of the insured for any incurred charges to hotels or other entities.
- vii) The insured is responsible for securing and traveling with at least one month's supply of all current prescribed medications being used by the insured. All replacement medications that has to be purchased during the first month of stay in the designated country due to negligence of the insured will be for the insured's own account. USZV does not cover any medication needed for an insured's companion.
- viii) The insured is responsible for selecting a companion that is able to perform the duties of a companion as outlined in the ICGP handed out to the insured and that can remain with the insured abroad for a minimum of 4 weeks. The insured will be responsible for the ticket cost of a replacement companion if the initial companion's stay is terminated due to the companion's failure to adhere to the ICGP. The insured must communicate any changes in selected companion to the Medical Referral Officer in charge of arrangements for the insured to the designated country at least 7 working

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days prior to the travel date for the appointment in the designated country. Any fees associated with a change in companion if this is not communicated within the given time will be at the expense of the insured.

- ix) It is the responsibility of the patient to behave appropriately and in accordance with the rules and regulations of the third party logistics coordinators/instances, hotels, and with the governing laws of the designated country for treatment abroad. Any incidentals, infractions or damages by the insured with these authorities will be at the expense of the insured (or responsible party) and may result in termination of the stay of both the insured and the companion, therefore risking continuation of medical care. If the insured's stay is terminated due to violation of the aforementioned, any daily allowance and/or vouchers will be discontinued immediately and the first next available flight for return will be booked for the insured and his companion. In the case of a reported illicit behavior (e.g. criminal activity, illegal drug use or sale, smoking in prohibited areas, prostitution) the insured's stay will be immediately terminated and thus risking early termination of medical care. Furthermore the insured risks not be sent back to the designated country for further necessary care if indicated and subsequent return travel (cost of the ticket) to the designated country for necessary care if indicated will be at the expense of the insured. The reimbursement rules as stated in the applicable National Ordinances and USZV's Reimbursement Policy will then apply (meaning: the insured will have to pay and later on claim back the medical expenses).

It is the responsibility of the insured to cover the costs (hotel stay, transportation, meals and any other incidentals) of any social companions that travels from abroad with the insured who are not USZV approved or assigned companions. The insured is not allowed to have residents of the designated country stay overnight or spend prolonged periods of time in the hotel room (this includes prostitutes).

### **b) Duties:**

- i) It is the duty of the insured (and companion if indicated) to present for a mandatory informational meeting at USZV on the stipulated date, at the stipulated time.
- ii) It is the duty of the insured to present to the airports on the dates of travel on time as specified by the airline and in the USZV informational meeting. Any cancellation or rebooking/change fees (and/ or hotel, transportation fees) pertaining to the insured having missed a flight for not presenting on time will be at the cost of the insured. If the insured 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 changes

as long as they are informed prior to the flight time. It is the duty of the insured to inform USZV before the check in time if they are unable to make the flight based on the abovementioned conditions.

- iii) It is the duty of the insured to provide a valid credit card at check in to the hotel in the designated country of care. If a credit card is not presented, no charges to the room or other amenities not covered by USZV such as minibar use will be allowed as per USZV's agreement with the hotel representatives.
- iv) It is the duty of the insured to be at the scheduled time and arranged pick-up points for appointments. It is the insured's duty to attend all appointments as indicated by the treating physician(s) abroad. Prolonged stay due to missed appointments will be at the cost of the insured and daily allowance for the days will be suspended until the date of the new appointment.
- v) It is the duty of the insured to treat all persons involved in their care abroad respectfully and with courtesy. Repeated (2 or more) documented reports of inappropriate behavior (classified as denigrating, disrespectful or foul language towards members of the care team) will result in termination of the treatment abroad. The insured then also loses all rights to receive compensation for further medical treatment for the condition for which he/she was sent abroad. Any further necessary care will then have to be paid for by the insured and the reimbursement rules as stated in the applicable National Ordinances and USZV's Reimbursement Policy will then apply (meaning: the insured will have to pay and later on claim back the medical expenses).
- vi) It is the duty of the insured to participate in all treatment plans and recommendations given by the treating physicians while abroad. Declining to participate or inconsistent participation will be subject to termination of treatment abroad. The insured has the right to refuse treatment and if such, the insured is required to sign the treating entity's "refusal of care" form. Care abroad will be terminated and return passage will be arranged on the date of the "refusal of care" form. If the insured refuses the treatment options presented by the treating physician and declines to sign a refusal of care form then a return ticket will be booked for the day after the patient declines care (or the next available flight) and coverage will be terminated (hotel stay, transportation cost, daily allowance and/or vouchers) the day after refusal of care.
- vii) The insured must return received daily allowance funds and/or vouchers for days not to be spent in the designated country before departure from said destination.
- viii) It is the duty of the insured to present for AO control the day after returning to the island from a MRA. If the day after falls on a weekend then the insured should present on the subsequent Monday morning or the next USZV working day in the event of it falling on a national holiday.

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