



## STAYWELL HEALTH INSURANCE

### HELPFUL HINTS FOR OFF-ISLAND REFERRALS

*This form was created to assist members with the off-island referral process. StayWell representatives are available to help you. Please contact our office for any assistance we may provide.*

#### IMPORTANT POINTS TO LOOK AT PRIOR TO YOUR DEPARTURE:

##### A. REFERRAL DOCUMENTS AND REQUIREMENTS

- Visit StayWell office (or have your authorized representatives do so) to submit request and accomplish the Off-Island Pre-certification Management Form. It is advisable to do this at least two weeks prior to departure for the Philippines and at least four weeks prior to departure elsewhere.

##### Information that should be included:

Referral or medical summary (optional).  
All Medical Records related to illness, **including** the most recent.  
Ultrasound, X-Ray, MRI, CT Scan, Other Imaging Test Reports;  
Most Recent Blood Tests/Laboratory/Pathology and other diagnostic procedure results;  
If recently admitted in a hospital, bring History and Physical Examination Report, Discharge Summary, Laboratory Results, Operative Report(s)  
Accomplished Authorization for the Use and Disclosure of Protected Health Information (PHI)  
Approved Leave-Sharing forms when applicable.

- Most specialists require a referral from your on-island attending physician. Even though StayWell does not require one, this is always good to have. Hospital-to-hospital transfers require facility and physician acceptance, including verbal endorsements between physicians involved in the case.
- For Hospital-to-hospital transfers only ... please communicate with Guam Memorial Hospital Social Worker for assistance with the above. They have their own standard procedures.
- Please give StayWell time to review request, generate paperwork, confirm acceptance by physician and facility, arrange/confirm appointment(s) and itinerary, and to prepare your off-island referral packet for pick-up. Requests for appointment are subject to provider and facility availability. In the referral process, there may be a waiting period involved. Most delays in processing are due to appointment unavailability, pending enrollment eligibility, lack of passport, late provider feedback, changes in schedule and incomplete records.
- For Deductible Plan Members: Allow 15 days processing for Deductible Card. See a StayWell Customer Care Representative.
- If you want to authorize someone else to communicate with StayWell Personnel and to coordinate a referral (e.g. spouse, companion, Guam Medical Referral Office, etc.) **you must sign a form** authorizing StayWell to release protected health information (PHI) to the intended recipient. Verbal authorization will not be accepted.
- When a referral packet is ready for pick up (you may call our office to verify if this is ready), anticipate and allot 30 minutes of your time to review the Off-Island referral packet and sign documents.

##### B. SCHEDULE

##### Please Inform StayWell about the following:

- Tentative Departure Date: \_\_\_\_\_  Valid Passport: \_\_\_\_\_
- Facility / Hospital: \_\_\_\_\_  Preferred Appointment Date: \_\_\_\_\_

A StayWell Representative will be able to provide you with options. **It is advisable not to purchase airline tickets without a confirmed doctor's appointment, especially if you are traveling to the US mainland and Hawaii.**

### C. TRAVEL ARRANGEMENTS AND AIRFARE

- For travel, lodging arrangements and airport pick up in Manila and the Los Angeles area, you must register and coordinate personally with the Guam Medical Referral Office (671-475-9350). Their satellite office in the Philippines, Hawaii or California may not be able to assist you otherwise.
- Off-Island Referral is not a guarantee of airfare reimbursement. Coverage of airfare will be subject to review by StayWell and will depend on the submission of requirements and fulfillment of payment criteria. **StayWell will reimburse no more than what it would have paid had it purchased the seat(s) for the member in advance.**
- NorthWest Airlines, Philippine Airlines and Continental Airlines offer medical referral rates. However, if you qualify for airfare, StayWell will only reimburse members the lowest medical economy rate. Penalties are excluded.
- Fitness for Travel Forms must be obtained from the Airline office and the referring physician must accomplish this within 10 days of departure. The form must then be immediately forwarded to the Airline for review. Please provide a copy to StayWell.
- If oxygen is required on the plane, verify with the attending physician if oxygen is needed during the layover. If required, please coordinate with the Guam Medical Referral Office to make arrangements.

### D. IF APPLICABLE, YOU MUST HAND CARRY THE FOLLOWING ITEMS TO AND FROM YOUR OFF- ISLAND DESTINATION:

- Radiology Films (X-Ray, MRI, CT Scan), Biopsy and Pathology Slides, Angiogram/Cardiac Catheterization CD
- All medical records, including operative reports related to this medical referral
- Insurance Cards, Deductible Card If Applicable, Picture ID Card

### E. EXPECTATIONS:

- It is recommended to bring extra money/credit cards in anticipation of financial responsibility such as co-pays, non-covered services.
- If you have been pre-certified to go to the Philippines, please coordinate with our StayWell Office located at the St. Luke's Medical Center Compound or call (632) 723-0101 ext. 5163 or 5164; or direct lines (632) 386-6972-73.
- Bringing along a companion is a good idea. He or she may do the "leg work" for you (e.g. obtaining Letter of Authorization/LOA from our Manila Office) while in the Philippines, as long as there is written authorization (PHI).**
- StayWell will not issue pre-certifications to Non-Participating Providers. Charges incurred from these providers will be subject to review for benefit coverage and medical necessity before appropriate reimbursement. The difference in health care cost between a non-participating provider and a network provider may be so significant that if you go through a non-par provider, you may end up paying a strikingly high amount of money. Whenever possible, use participating providers.
- Coverage for certain procedures requires prior authorization. Contact our office for clarification.
- If some time during your referral you lose your enrollment eligibility, you will be asked to reimburse StayWell or the provider any charge incurred beyond the insurance eligibility period. You will also be asked to reimburse StayWell any travel expense it has paid proactively if you do not undergo a planned airfare-qualifying procedure.

### F. CONTACT NUMBERS:

**StayWell Guam UM/Informed Choice Department Phone:** (671) 477-5091 ext. 324/321/393.

**Email:** [offislandreferral@staywellguam.com](mailto:offislandreferral@staywellguam.com) (We cannot email your PHI without encryption)

**StayWell UM Guam Fax No:** (671) 477-2464