

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.

WHAT YOU NEED TO TAKE CARE OF PRIOR TO DEPARTURE:

REFERRAL DOCUMENTS AND REQUIREMENTS

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

Information that should be included:

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

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 the hospital's Social Worker for assistance with the above. They have their own procedures.

Please give StayWell time to review request, generate paperwork, confirm acceptance by physician and facility, arrange/confirm appointment(s) and itinerary, prepare off-island packet for pick-up. Request for appointments 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 valid passport, late provider feedback, changes in schedule, incomplete records.

For Deductible Plan Members: Allow 15 days processing for Deductible Met Card.

Whenever you want someone to communicate with StayWell Personnel 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 is acceptable for initial communication; fully signed form will be required further.

The UM Representative will give you a call when your packet is ready for pick up. Please allot and take time in reviewing the accuracy and contents of the packet. You may ask questions further if any. Please make sure to sign the **checklist** and any other documents as necessary.

SCHEDULE

Please Inform StayWell about the following:

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

A StayWell Representative will be able to provide you with options. If going to the US Mainland, it is advisable not to purchase airline tickets without a confirmed doctor's appointment. If going to the Philippines, you may book your flight and inform us of preferred dates of appointments. You will be notified if your preferred dates are not available for consultation. Cancellation/changes in schedule will be entertained twice. For any more changes in schedule, we will provide you with the clinic schedule and contact information so you may coordinate with the clinic yourself.

TRAVEL ARRANGEMENTS AND AIRFARE

- For travel and lodging arrangements, you must register and coordinate with the Guam Medical Referral Office (671-477-4676). Their satellite offices in the Philippines and 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 fulfillments of payment criteria. Tickets purchased through flier miles are not reimbursable. StayWell will reimburse no more that what it would have paid had it purchased the economy seat for the patient in advance.
- Delta Airlines, Philippine Airlines and United Airlines offer medical referral rates. However, if you qualify for airfare, StayWell will only reimburse members the lowest medical economy rate. Penalties are excluded.
- Accomplished **Fitness for Travel Forms** must be obtained from the referring physician within 10 days of departure and forwarded to the airlines immediately for review. If oxygen is required, 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.

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

EXPECTATIONS

- It is recommended to bring extra money/credit cards in anticipation of financial responsibility such as co-pays, non-covered services.
- It should be expected that there are waiting time at the doctors' clinics and at the hospital. The clinics see patients at a "first come, first served" basis. The arrival of the doctor is never fully guaranteed to be on time even for elective surgeries. Coming in and enlisting the name with the medical assistants prior to actual clinic hours is highly recommended.
- 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. In Quezon City: (632) 723-0101 ext. 5162 or 5163; in Global City: (632) 789-7700 ext. 1135.
- Bringing along a companion is a good idea, especially if surgery is anticipated. 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.
- 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 significantly high amount of money. Whenever possible, use StayWell's participating provider network.
- Coverage for certain procedures requires prior authorization.
- 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.

YOU MAY CONTACT THE GUAM Utilization Management - Informed Choice Department at:

Toll Free 1-866-782-9955 or (671) 477-5091 ext. 1140 ; Email: offislandreferral@staywellguam.com ; Fax: (671) 477-2464.