

Members' Undertaking No. 75
20 January 2022

To: Ordinary and associate members

MU 75/22 - INTEGRATED SHIELD PLANS (IP): PRE-AUTHORISATION PROCESS
"LIA PRE-AUTHORISATION FORM TO BE COMPLETED BY ATTENDING DOCTOR" – VERSION FOR
IMPLEMENTATION NO LATER THAN 30 APRIL 2022

ACTION:

- 1. MU 75/20 DATED 15 JANUARY 2020 IS REPLACED BY THIS MEMBERS' UNDERTAKING**
- 2. FOR IP-ISSUING MEMBERS' COMPLIANCE, IF APPLICABLE, NO LATER THAN 30 APRIL 2022**
- 3. FOR OTHER MEMBERS' INFORMATION**

Three files belonging to this Undertaking are:

1. MU 7522_LIA Pre-Authorisation Form.docx
2. LIA Pre-Authorisation Form_20220117.pdf
3. LIA Pre-Authorisation Form_20220117.docx [Revisions made are highlighted in yellow for easy reference.]

BACKGROUND

1. In January 2018, the LIA issued a guidance paper covering some good practices on the Pre-Authorisation Framework for IP plans. (Please refer to MU 71/18 - Integrated Shield Plans: Good Practices on Pre-Authorisation Framework/Process.)
2. To facilitate effective implementation of the Pre-Authorisation process¹ by stakeholders, the industry issued its first standard LIA Pre-Authorisation Form for use by IP insurers in October 2019.

OBJECTIVE OF STANDARDISATION

¹ PRE-AUTHORISATION PROCESS FOR INTEGRATED SHIELD PLANS

This is a service where the insurer would pre-authorise (pre-approve) the medical treatment and estimated bill size prior to the actual procedure. The benefits are three-fold:

- Payers (insurers) are allowed to assess the medical necessity and cost of the treatment to ensure it is within the terms and conditions of the policy's coverage;
- Patients or policyholders gain a peace of mind knowing their procedure is within their insurance coverage; and
- Healthcare providers have clarity on the type of procedures covered by insurance to better advise their patients prior to the actual procedure.

3. A standardised approach results in consistency of practice among IP insurers and is aimed at improving the timeliness and efficiency of the pre-authorisation process, thereby ensuring the best possible outcome for patients. It also addresses feedback from doctors regarding differing requirements of different insurers for their pre-authorisation application.

SCOPE OF APPLICATION

4. The Form is primarily designed for use by the private healthcare sector for their patients (policyholders) who are seeking elective (planned) treatments. It is typically not available for emergencies.

LIA PRE-AUTHORISATION FORM

What is this Form about?

5. This Form is to be completed by the Attending Doctor. The Form seeks a minimum set of information regarding the medical condition/s of the policyholder, the proposed treatment plan by the doctor, and the estimated costs of the various components of the hospital admission/surgery.
6. This Form is to be used if an IP insurer offers pre-authorisation services to its IP policyholders.
7. Based on the completed form (incomplete forms are insufficient) and information provided by the policyholder, the IP insurer will assess and decide if a confirmation letter/Certificate of Pre-Authorisation (CPA) can be issued, and if so, what the amount that would be claimable should a claim matching the CPA be submitted.
8. Should submitted forms be incomplete, there may be need to request for additional information, which may lead to longer turnaround times. It may also result in the insurer being unable to issue a CPA due to inability to confirm coverage based on the information provided.

Launch of revised Form

9. Version 20220117 has incorporated clarifications issued by LIA on 13 January 2020.
10. This version has also considered feedback that were received through the Multi-lateral Health Insurance Committee, chaired by the Ministry of Health.

Implementation date

11. Insurers will implement the Form no later than 30 April 2022.

LIA SECRETARIAT