

BULLETIN NUMBER: 09-2019
TITLE: PREVENTIVE CARE
DATE: OCTOBER 1, 2018

PURPOSE:

The purpose of this bulletin is to clarify coverage for preventive care services under the Plan. This bulletin further explains coverage for preventive care services offered at an off-island approved hospital facility and local providers in Palau.

BACKGROUND:

The coverage for preventive service became effective October 2017 and implemented on October 12, 2018 and the goal is to find ways to inspire citizens and residents of the Republic of Palau take care of their own health. This initiative was adopted by the Healthcare fund Governing committee to further their goals and objectives in expanding covered services and to cut cost to the National Health Insurance by motivating resident to apply healthy lifestyle. Preventive Care such as annual exam or executive exam is an important step in taking care of one's health. The number of off-island referral increases each year due to non-communicable disease and by adopting this new policy to cover preventive care services the Healthcare Fund is gradually shifting its focus of treating catastrophic diseases to early detection and prevention.

INTERPRETATION:**OFF-ISLAND REFERRAL**

- Preventive care services, annual check-up, executive check up, wellness check up provided off-island is covered up to the threshold amount set forth based on Palau Package Plan and any amount exceeding threshold is payable under MSA.
- Preventive care service/annual exam is covered once a year.
- Preventive care service sought outside of Palau must have prior arrangement made with HCF office in Palau prior to departure.
- Preventive care service must be done only at HCF provider facilities and nothing else.
- Travel benefit does not apply to preventive care services.

ON-ISLAND (PALAU)

- The preventive care service for Palau is provided based on the need for basic health profile of all members on island. The preventive service is for new members and active members that have not had an executive examination or any preventive services on medical records for the past 12 months. The summary of each package cost is based on

BNH fee schedule and NHI coverage for proposed “standard cost” for each package under this policy:

Package	Age	Male	Female	Standard
Package A	18-20	\$ 111.60	\$ 141.10	150
Package B	21-39	\$ 210.45	\$ 250.95	250
Package C	40+	\$ 273.70	\$ 307.60	350
Package D	50+	\$ 332.90	\$ 423.45	450
Package E	60+	\$ 414.30	\$ 460.95	500

- Preventive care package under NHI is 100% coverage. No copayment and no OOP Max.
- Preventive care package is only limited to certain services, for services under Ministry of Health Public Health maybe excluded from coverage.
- Preventive care service/annual exam is covered once a year, coverage is effective on the day of last preventive exam the following year or any dates after.