

## MEDICAL INSURANCE AND BENEFITS SCHEME: A COMPARISON OF PROPOSALS FROM DIFFERENT INSURANCE PROVIDERS

	Micro Care Ltd	International Air Ambulance (IAA)	African Air Rescue (AAR)
<b>PARAMETER FOR OBSERVATION</b>			
<b>Background information</b>	<ul style="list-style-type: none"> <li>Fully licensed insurance company in Uganda</li> <li>Has developed different medical insurance packages</li> <li>Offers medical insurance in combination with Group Personal Accident policy</li> <li>Provides Healthcare services through choice of quality service providers countrywide.</li> </ul>	<ul style="list-style-type: none"> <li>Largest, private built ISO certified hospital in Kampala.</li> <li>Offers modern facilities and expertise at their hospital</li> <li>Works in conjunction with international agencies on VCT and ARV counseling free of charge</li> <li>Provides hospitalizations and routine out patients at their facility-where possible in clinics upcountry</li> </ul>	<ul style="list-style-type: none"> <li>Fully licensed as health maintenance organization</li> <li>Has membership of over 150,000 in East Africa.</li> <li>Provides health care of emergency nature, hospitalizations and routine out patients at their head office in Kampala and contract other providers upcountry</li> </ul>
<b>Product category &amp; annual premium cost</b>	<b>Corporate Standard</b>	<b>Corporate Comprehensive</b>	<b>Corporate Bronze</b>
-Minimum 24 persons	N/A	<ul style="list-style-type: none"> <li>\$160pp</li> </ul>	<ul style="list-style-type: none"> <li>\$165</li> </ul>
-25-49 persons	<ul style="list-style-type: none"> <li>US\$149</li> </ul>	<ul style="list-style-type: none"> <li>\$150pp</li> </ul>	
-50-100 persons	<ul style="list-style-type: none"> <li>US\$149</li> </ul>	<ul style="list-style-type: none"> <li>\$150pp</li> </ul>	
-101-249persons	<ul style="list-style-type: none"> <li>US\$136</li> </ul>	<ul style="list-style-type: none"> <li>\$150pp</li> </ul>	
-250-449persons	<ul style="list-style-type: none"> <li>US\$136</li> </ul>	<ul style="list-style-type: none"> <li>\$140pp</li> </ul>	
-Above1000persons	<ul style="list-style-type: none"> <li>US\$124</li> </ul>	<ul style="list-style-type: none"> <li>\$120pp</li> </ul>	
Cost for ID Cards and VAT	<ul style="list-style-type: none"> <li>US 7</li> </ul>	<ul style="list-style-type: none"> <li>No cost</li> </ul>	
<b>HIV and AIDS management package</b>	<ul style="list-style-type: none"> <li>Operates on strictly confidential terms</li> <li>First line treatment ART package covers staff and dependents</li> <li>VCT Awareness workshops provided</li> <li>pre and post-test counseling services by qualified medical staff</li> <li>HIV antibody testing</li> <li>Pre-employment medicals arranged at a fee</li> <li>Treatment available in</li> </ul>	<ul style="list-style-type: none"> <li>Free counseling and testing,</li> <li>Provision of ART</li> <li>First line triple therapy (ARV treatment)</li> <li>Ongoing counseling on the use of ARV drugs</li> <li>Initial CD4 count</li> <li>Monitoring of patient treatment</li> <li>Appropriate monitoring and investigations when indicated, treatment of opportunistic infections</li> </ul>	<ul style="list-style-type: none"> <li>Treatment and referrals for opportunistic infections</li> <li>Hospitalization arising out of HIV/AIDS complications</li> <li>ARV provision</li> <li>Provision of VCT</li> <li>CD4 counts and lab tests</li> </ul>

	Micro Care Ltd	International Air Ambulance (IAA)	African Air Rescue (AAR)
PARAMETER FOR OBSERVATION	specialist centers e.g Workers Treatment centre, JCRC, Mild may and Clinics		
<b>Location of facilities</b>	<ul style="list-style-type: none"> <li>• Have over 200 service providers countrywide including Kumi and Mpigi</li> </ul>	<ul style="list-style-type: none"> <li>• In all 15 districts</li> </ul>	<ul style="list-style-type: none"> <li>• Major township in every corner of Uganda</li> </ul>
<b>Conditions of service</b>	<ul style="list-style-type: none"> <li>▪ Premium is payable upfront.</li> <li>▪ Employees required to complete an enrolment form</li> <li>▪ Scheme covers all those indicated in the agreement /enrolment forms (employees, spouse dependants)</li> <li>▪ Organization can replace an employee who leaves the scheme during the contractual period with another person.</li> </ul>	<ul style="list-style-type: none"> <li>• Benefits offered on an annual contractual basis</li> <li>• Payment in full one year in advance.</li> <li>• Organization can replace an employee who leaves the scheme during the contractual period</li> <li>• No refund is offered once a contract is signed</li> <li>• All medical benefits are offered subject to the exclusions listed</li> </ul>	<ul style="list-style-type: none"> <li>• Payment in full one year in advance.</li> <li>• Scheme covers all those indicated in the agreement (employees, spouse dependants)</li> <li>• No refund is offered once a contract is signed</li> </ul>
<b>Policy exclusions under specific cover</b>	<ul style="list-style-type: none"> <li>• Self-inflicted injury or attempted suicide</li> <li>• Experimental treatment or being a subject of medical research</li> <li>• Cost related to gynecological surgery for the first twelve calendar months of the cover;</li> <li>• Treatment for congenital malformations or defects;</li> <li>• Medical examination and check ups not incidental to</li> </ul>	Out of country expenses	<ul style="list-style-type: none"> <li>• Hospitalization in V.I.P private ward section-eg, Kololo Hospital.</li> <li>• Maternity treatment less than after 1 year of joining the scheme</li> </ul>

	Micro Care Ltd	International Air Ambulance (IAA)	African Air Rescue (AAR)
PARAMETER FOR OBSERVATION	diagnosis of an illness or injury; <ul style="list-style-type: none"> <li>• Treatment for infertility / impotence</li> <li>• Illness or injury resulting from war and terrorism</li> <li>• Dietary supplements</li> <li>• Injury or sickness caused by alcohol or drug abuse.</li> <li>• Pre-existing &amp; Chronic Illnesses, unless pre-arranged.</li> </ul>		

PARAMETER FOR OBSERVATION	Micro Care Limited Corporate		International Air Ambulance (IAA)		African Air Rescue (AAR)	
	Standard In-patient	Out-patient	Corporate In-patient	Comprehensive Out-patient	Corporate In-patient	Bronze Out-patient
<b>Medical benefits</b>						
Hospital accommodation & nursing Expenses	Covered-bed limit to 50,000/= per day	-	Covered	Covered	Covered	Covered
Prescribed medicine and dressing	Covered	Covered	Covered	Covered	Covered	Covered
Laboratory tests and X-rays	Covered	Covered	Covered	Covered	Covered	Covered
CT Scans an other diagnostic tests	Covered	Covered	Covered	Covered	Covered	Covered
Operation theatre charges	Covered	covered	Covered	Covered	Covered	Covered
Radiotherapy and chemotherapy	Covered	Covered	Uncovered	Uncovered	Uncovered	Uncovered
Physiotherapy	Covered	Uncovered	Covered	Covered	Covered	Covered
Congenital conditions treatment	Uncovered	Uncovered	Uncovered	Uncovered	Covered	Covered
Psychoneurotic conditions	Uncovered	Uncovered	Covered	Uncovered	Covered	Covered
Physician's, surgeon's, consultation and Anesthetist's fees	Covered	Covered	Covered	Covered	Covered	Covered
Surgery		Covered	Covered	Covered	Covered	Covered
Plastic surgery	Uncovered	Uncovered	Covered	Covered	Uncovered	Uncovered
	Facial surgery covered					
Orthopedic	covered	covered	Covered	Uncovered	Uncovered	Uncovered
Laparoscopic and gynecology	covered	covered	Covered	Covered	Covered	Covered

PARAMETER FOR OBSERVATION	Micro Care Limited Corporate		International Air Ambulance (IAA) Corporate Comprehensive		African Air Rescue (AAR) Corporate Bronze	
	In-patient	Out-patient	In-patient	Out-patient	In-patient	Out-patient
Chronic care management	Uncovered	Uncovered	Uncovered	Uncovered	Uncovered	Uncovered
Emergency road ambulance within Uganda	Covered	Covered	Covered	Covered	Covered	Covered
Annual check-up x-rays	Covered	Covered	Covered	Covered	Covered	Covered
Renal dialysis	covered In acute cases	covered	Covered	Covered	Uncovered	Uncovered
Antenatal treatment		Uncovered	Covered	Covered	Covered	Covered
Health education	Covered	Covered	Covered	Covered	Covered	Covered
Immunization and vaccination of children.	Covered	Covered	Covered	Covered	Covered	Covered
Family planning	covered	covered	Covered	Covered	Covered	Covered
24 hour services	Covered	Uncovered	Covered	Covered	Covered	Covered
HIV/VCT/ARV treatment	Covered	Covered	Covered	Covered	Covered	Covered
24 Hr Help Line	covered	covered	Covered	Covered	Covered	Covered
Unique photo ID Membership Card	covered	covered	Covered	Covered	Covered	Covered
New born baby from day 1-30 on mother's membership	covered	covered	Uncovered	Uncovered	Covered	Uncovered
Air Ambulance	Uncovered	Uncovered	Uncovered	Uncovered	Uncovered	Uncovered
Dental treatment						
Ordinary extraction	Covered	Covered	Covered	Covered	Covered	Covered
Optical expenses	Covered	Covered	Covered	Covered	Covered	Covered
Maternity expenses	Covered	covered	Covered	Covered	Covered	Covered

Strengths	Micro Care Limited	IAA	AAR
	<ul style="list-style-type: none"> <li>Financial stability - capital of US\$1.1 billion</li> <li>Wide selection and choice of Service providers countrywide.</li> <li>Purely health Insurers- No 'conflict of interest in service'</li> <li>Cost saving advantage because of packaging</li> </ul>	<p>Main referral units of their own that has</p> <ul style="list-style-type: none"> <li>Maternity Unit</li> <li>Intensive Care</li> <li>Accident &amp; Emergency</li> <li>Mortuary Facilities</li> <li>Pharmacy</li> <li>General and pediatric wards</li> <li>Private rooms</li> <li>Team of upcountry</li> </ul>	<p>Wide spread country and regional coverage (Tanzania and Kenya) with over 73 preferred health providers (selected clinics and hospitals across Uganda)</p> <ul style="list-style-type: none"> <li>ISO Certified.</li> <li>Improved customer satisfaction.</li> <li>Quality management systems.</li> <li>Continuous medical education and training of staff to upgrade</li> </ul>

	<p>health insurance along with accident insurances.</p> <ul style="list-style-type: none"> <li>• Own staff at check ins in selected hospitals and clinics</li> <li>• Experience in health insurance &amp; healthcare services.</li> <li>• Automated Fraud and Abuse controls ensuring cost containment resulting in affordable and quality health care.</li> <li>• Emphasis on preventive healthcare service</li> <li>• Flexibility – insurance, management and consulting.</li> <li>• Cost capped by insurance</li> <li>• Transparency</li> <li>• Provides comprehensive medical and financial reports to individual client</li> </ul>	<p>supervisors</p> <ul style="list-style-type: none"> <li>• Can change service providers in case of unsatisfactory services</li> <li>• Provision of healthcare through own clinics and hospital</li> <li>• ISO standards for provision of prescription drugs from their own pharmacy</li> </ul> <p>Account manager in place to oversee membership</p> <p>Arranged sensitization training of staff on services available</p> <p>Offers basic training in first aid, health safety, hygiene and HIV and AIDS</p>	<p>them to the ever changing work environment.</p> <ul style="list-style-type: none"> <li>• Provision of quality services based on internationally acceptable standards and procedures.</li> </ul>
<b>Limitations</b>	<ul style="list-style-type: none"> <li>• Bed limit 50,000 UG X per day per member</li> </ul>	<ul style="list-style-type: none"> <li>• Where patient requires treatment at a non-IAA or approved clinic, notification to IAA must be given and permission for utilization sought which might cause delay.</li> </ul>	<p>Hospitalization is limited to \$4,000 per annum per member</p>