

SHIC Member Guidelines

Pre-certification and Overseas Care



MEDICAL NECESSITY

All services must be medically necessary, regardless of treatment location, in order to be considered for reimbursement. We encourage our Members or their service provider to contact BritCay to verify benefits and/or request a pre-determination of eligibility prior to services commencing. **Please Note:** There is no Travel Benefit available under the Standard Health Insurance Contract.

PRE-CERTIFICATION REQUIREMENTS

Pre-certification is the pre-notification of expected treatment for evaluation and confirmation of medical necessity. Pre-certification is not a determination of benefits or eligibility. It is only a determination that the treatment requested meets medically necessary guidelines for the prescribed condition and clinical information provided.

Pre-certification is required for the following services regardless of treatment location:

- All In-patient Hospitalizations
- All Out-patient Surgery
- All Scope Procedures

Diagnostic Tests are not covered.

Please Note: If the Covered Person fails to obtain pre-certification for the services listed, no benefits are payable as medical necessity cannot be established. If a retroactive certification review is completed and services are determined to be medically necessary, the normal benefit will be reduced by 50%.

To pre-certify treatment rendered in the Cayman Islands or in the USA, please call 1-800-423-9130.

To pre-certify treatment rendered outside of the Cayman Islands or USA, please call 1-317-927-6820 (collect).

LETTER OF REFERRAL

For overseas in-patient care the patient must be referred and have written confirmation from two registered medical practitioners or the Chief Medical Officer at the HSA that such treatment is medically necessary and cannot be provided at a health care facility in the Cayman Islands.

Your physician can email a letter of referral to Medical@britcay.ky or fax it to 345-945-0658 marked for the attention of Clinical Administration/ Customer Service.

EMERGENCY AIR EVACUATIONS

Patients who need to be transferred off Island for urgent medical care that is not available in Cayman may use the emergency Out-Patient benefit of US \$4,878.00 towards the cost of the Air Ambulance.

USA PREFERRED PROVIDER NETWORK

BritCay utilises a Preferred Provider Organization (PPO) Network in the USA. You can call the US Provider you intend to use in advance to ensure they are within the PPO Network. In the event a provider who is a participating provider within the Network requests you to pay for services at the time of service, you should contact a BritCay Customer Service Representative at 345-949-8699 prior to making any payments.

Please refer to your Schedule of Benefits for a description of your Group Health Benefits.

Please refer to your Schedule of Benefits for a description of your Group Health Benefits.



BRITCAY

BRITISH CAYMANIAN INSURANCE AGENCIES LIMITED

BritCay House, 236 Eastern Avenue P.O. Box 74, Grand Cayman KY1-1102
tel. (345) 949 8699 fax. (345) 945 0658 medical@britcay.ky www.britcay.ky

British Caymanian Insurance Agencies Limited acts solely as an agent on behalf of Colonial Medical Insurance Company Limited; it does not act as an insurance broker on behalf of its customers.