

Your Health Benefits Made Simple

(NHIA Benefit Package – HCI Healthcare Limited Enrollee Guide)

1. What's in Your Health Treasure Box? ☐

Think of your health insurance as a **treasure box**. Inside, you have:

- ☐ **Doctor visits** – when you feel sick or need advice.
 - ☐ **Medicines** – the right drugs for your illness.
 - ☐ **Lab tests** – blood checks, urine tests, and scans.
 - ☐ **Hospital care** – beds, surgery if needed.
 - ☐ **Emergency care** – ambulance and lifesaving treatment.
 - ☐ **Maternity care** – check-ups and delivery for moms.
 - ☐ **Specialist care** – when you need an expert.
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2. How to Use Your Benefits (Step by Step)

Step 1 – Start at Your Health Home ☐ (Primary Provider)

- Always go to your **family clinic/primary doctor** first.
- They are your **health gatekeeper** → like the front door of your health journey.

Step 2 – Get a Referral Note ☐ (If Needed)

- If you need special care, your doctor will write a note and send to the HMO.
- This note = your **“golden ticket”** ☐ to the next hospital level.

Step 3 – Move Step by Step □

- Start at: **Primary** → go to **Secondary** → then **Tertiary** (big hospital).
- You can't skip steps, unless it's an **emergency**.

Step 4 – In an Emergency □

- If you collapse, bleed, or can't breathe → **go to the nearest hospital**.
- You don't need a referral first but emergency intervention.
- Once you're safe, the normal process starts again.

Step 5 – Check If It's Covered ✓

- Is it in the NHIA "**benefit treasure box**"?
 - **Yes** → You're covered.
 - **No** → You may have to pay yourself.

3. Quick Rules (Simple Version)

- □ Always carry your NHIA ID card.
 - □ Always start at your gatekeeper clinic.
 - □ Always get a referral note for higher care.
 - □ Emergencies = straight to care, no delay.
 - ✓ Use only NHIA-approved hospitals/pharmacies.
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4. Example Journey (Story Style)

☐ *Mary feels sick.*

1. She visits her clinic doctor.
2. Doctor checks her and gives her medicine.
3. If Mary needs an X-ray, Doctor gives her a referral note.
4. Mary takes the note to the next hospital.
5. If Mary faints on the way, she goes straight to the emergency ward.

☐ Result: Mary gets care without stress.

5. Who Can Help You?

- ☐ Call **HCI Care Line**: 24/7 support.
 - 08052099099
 - 02014489821
 - 02014489820

 - ☐ Use HCI WhatsApp Chat-bot (09154300143) to check hospitals near you and chat when you are unsure.

 - Ask your **clinic or Relationship Manager** at any time.
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6. Your 4 Possible Answers When You Ask for Care

- ☒ **Approved** – go ahead.

- ☐ **Need More Info** – doctor to explain more.

- **✗ Not Covered** – not in the benefit package or not in line with clinically appropriate criteria.
 - ☐ **Emergency** – always covered.
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✦✦ With HCI Healthcare Limited, your health journey is simple, clear, and safe!

? Fun FAQs – *Your Health Questions, Answered Simply!*

☐ **Q1: *What do I do when I feel sick?***

☐ Go to your **primary care doctor** first (your health home). They'll check you and decide if you need medicines, tests, or a referral.

☐ **Q2: *Why do I need a referral note?***

☐ Think of it like a **movie ticket** ☐ – it lets you into the next “cinema hall” (hospital). Without it, the HMO can't let you in.

☐ **Q3: *What if it's an emergency?***

☐ Go straight to the nearest hospital. Your life comes first. The paperwork comes later.

☐ **Q4: *Are all drugs and treatments free?***

☐ No. Only the ones inside the **NHIA Benefit Treasure Box** ☐.
If it's not inside, you may have to pay.

☐ **Q5: *Who do I call if I'm confused?***

☐ Call the **HCI Care Line** – we'll guide you step by step. OR
Chat through our chatbot.

☐ Real-Life Challenges (and What You Can Do)

☐ **Case 1: *The HMO says my doctor did not put all the necessary information on the referral, so they can't process it.***

☐ **What to do:**

- Ask your doctor politely to **add the missing details** (diagnosis, reason, test/treatment needed).
 - Check to be sure they send the corrected referral to the HMO.
 - ☐ *Tip: Always double-check your referral note before leaving the clinic.*
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☐ **Case 2: *The HMO says "Declined" because the treatment should be done at my primary care (capitated).***

☐ **What this means:**

- Some services are **already paid for under your clinic's capitation** (like malaria tests, basic drugs).
 - If you try to get them at higher hospitals, the HMO will decline.
 - **What to do:**
 - Go back to your **primary care clinic** – they must give it to you.
 - *Tip: Ask your HCI Relationship Manager which services are "capitated" so you know next time.*
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□ **Case 3: The HMO says "Declined" because the request is not clinically appropriate.**

□ **What this means:**

- The test/treatment requested doesn't match your illness.
 - Example: Asking for MRI scan for simple headache.
 - **What to do:**
 - Ask your doctor to **explain why they chose that treatment.**
 - If you still feel unsure, request a **second opinion** at the same hospital.
 - *Tip: Appropriateness = the right care, at the right time, for the right reason.*
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□ **Case 4: What if my doctor insists, I need the treatment, but HMO still says no?**

□ **What to do:**

- Ask your doctor politely to send a **detailed medical justification letter.**

- Escalate to **HCI Healthcare Limited Care Team** for review.

☐ *Tip: Keep copies of all notes, test results, and communications.*

☐ **Case 5: *What should i do when the hospital says they have sent my request to my HMO?* Ans:**

☐ **What to do:**

Check after 15 minutes to find out if the HMO have responded if they said they are yet to respond, wait for additional 15 minutes making a total of 30 minutes. If they said your HMO have not responded, escalate through your relationship manager or contact HCI directly through our care line or chat bot.

☐ **Case 6: *How do i know the hospital is charging the right amount for the 10% i am supposed to pay?***

☐ **What to do:**

Request for the medication prescription and check against the approved NHIA price list. Then calculate 10% of the total cost. When you are unsure, escalate to HCI. (Remember that this only applies to medications).

☐ Golden Rule

☐ Always: **Start with your primary doctor → Get a proper referral → Use approved providers → Ask when unsure.**

With these steps, you'll enjoy your benefits without stress!

