



Key Learning Outcome

At the end of the program, participants should be able to:

- explain the key terminology/definition and calculate the various elements of the Hospital & Surgical Insurance benefit structure.
- match the various expense items to their respective benefit category and to calculate the amount of admissible and non-admissible claims.
- explain the situation where an upgrading of room becomes medically necessary.
- explain the meaning of specialist, customary and reasonable charges.
- explain M&H claims procedures and assessment.
- state the various warning signs relating to possible fraud.
- identify and state the responsibilities of the various parties involved in using, delivering and financing healthcare.

Key Course Content

Day 1

Session 1 : Overview of Hospital & Surgical Insurance and Component of Claims Assessment

Session 2 : Structure of Hospital & Surgical Insurance

Session 3 : Determine Claims Quantum based on Per one Disability

Session 4 : Determine Claims Quantum based on:

- Hospitalization vs Daycare
- Length of Stay
- Room and Board

Session 5 : Determine Claims Quantum based on Specialist Consultation and Procedural Charges

Day 2

Session 6 : Annual and Lifetime Limit

Session 7 : Family Annual Limit Profit / Experience Refund

Session 8 : Claims Decision and Documentation

Session 9 : Managing Excesses and Non payable Items

Session 10: Hospital & Surgical Insurance Fraud

Session 11: Obligations of:

- The Policy-Owner
- Insurance Company
- Healthcare Providers

Target Audience

Underwriters, claims assessors, sales intermediaries, customer service officers, trainers, product designers and those involved in pricing, healthcare professionals, software programmers, employee benefit professionals and third party administrators and those who are managing medical insurance claims

Trainer's Profile

Ms Tan Eng Bee

SRN, ANZIIF (Senior Assoc), PCS, ARA, AIRC, FLMI, FLHC, FAHM, MBA (UK), CFP

Ms Tan has more than 15 years of experience in the life insurance industry. She was an experience staff nurse and clinical instructor before she started her career as a Medical Assistant and Life Insurance Underwriter.

Ms Tan is an Senior Associate of The Australian and New Zealand Institute of Insurance and Finance (ANZIIF), Fellow in Life & Health Claims, Associate in Customer Services, Fellow of Life Management Institute, Fellow in Academy of Health Management, holds a Masters in Business Administration and is a Certified Financial Planner.

She was the Manager of the Medical and Group Insurance Department and also Vice President of New Business and Claims of a leading multinational insurance company.

Currently, she is the Technical Adviser in a leading assistance company.

Date	8-9 July 2019
Closing Date	18 June 2019
Time Duration	9 am - 5 pm 2 Days
Price	MII Member : RM 1280 (single), RM 1220 (Group) Non Member : RM 1490 (Single), RM 1429 (Group) International: USD400 (Single), USD380 (Group) (HRDF Claimable) * Subject to HRDF Conditions * Price is inclusive of 6% SST
Level	Intermediate
CPD Points	14
Venue	THE MALAYSIAN INSURANCE INSTITUTE MII City Centre, Suite 6.0W, Level 6 Wisma FGV, Jalan Raja Laut, 50350 Kuala Lumpur

REGISTRATION POLICY & DECLARATION

- Registration can be done via online at www.mii4u.org/llms/user/login. (*Group Registration : Minimum 3 participants and above)
- MII practices a non credit policy. As such, all companies and individuals are required to make payment before the commencement of the course. But confirmation for places is subject to availability of seat.
- MII reserves the right to reschedule, change the trainer, modify the course content or cancel the course due to unforeseen circumstances without prior notice.
- Contact person or participants will be notified through the email, fax or phone on the status of the course.
- Any Cancellation after the closing date is not allowed. However replacement of participant is accepted.

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