



# AIA HEALTHSHIELD PRE-AUTHORISATION

Now available at all private hospitals and healthcare providers nationwide

Enjoy greater peace of mind and do your part in ensuring continued access to quality healthcare through generations



## BENEFITS OF PRE-AUTHORISATION

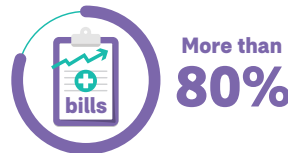
- 1** **No bill shock** — get assurance and know how much will be covered before your procedure
- 2** **Minimal cash outlay** — no deposits and other upfront charges required (hospital policy applies)
- 3** **Ensure reasonable charges and treatment** — in line with norms and national fee benchmarks
- 4** **Contribute to continued access to quality healthcare** — mitigate healthcare costs and health insurance claims inflation

According to a Customer Survey<sup>1</sup> conducted in 2019...



**9 in 10**

are concerned about the rising cost of healthcare in Singapore



are concerned about being charged more than necessary for their medical bills



are concerned if they would be fully reimbursed for their medical bills

## HOW TO GET YOUR CERTIFICATE OF PRE-AUTHORISATION

Effective from 15 April 2020 onwards

Customers should activate pre-authorisation for any non-emergency admission or day surgery<sup>2</sup> in order to ensure full insurance coverage<sup>3</sup>. Pre-authorisation is **not required for emergency treatment<sup>4</sup>**.



**STEP 1**



Submit request via My AIA SG mobile app, AIA website or 24/7 HealthShield hotline: 1800 248 8000

**STEP 2**



Your doctor is notified of the request via Email and is required to fill the form with the medical details

**STEP 3**



Pre-authorisation request is processed within 3 working days from receipt of completed form

**STEP 4**



Certificate of Pre-authorisation approved and issued to you via SMS/Email

| AIA HEALTHSHIELD GOLD MAX PLAN TYPE | HOSPITAL WARD                                      | COVERAGE*                                      |   |
|-------------------------------------|--|--|---|
|                                     |  | WITH PRE-AUTHORISATION                         | WITHOUT PRE-AUTHORISATION   |
| A                                   | Private Hospital – Panel Treatment(s)              | 100% of the eligible claims will be covered.   |   |
|                                     | Private Hospital – Non-Panel Treatment(s)          | 100% of the eligible claims will be covered.   | Eligible claims will be subject to 85% Pro-ration Factor – customers will need to bear 15% of the eligible bill – except for emergencies and specified common minor clinic procedures***. Pro-ration will only start <b>1 July 2020</b> , to help customers adapt to the changes and in view of the COVID-19 situation. |
| B                                   | A Class Ward in Government/ Restructured Hospital  | 100% of the eligible claims will be covered**. |   |
| B Lite                              | B1 Class Ward in Government/ Restructured Hospital | 100% of the eligible claims will be covered**. |   |

<sup>1</sup> Survey of over 800 people in Singapore including both AIA and non-AIA customers.

<sup>2</sup> With the exception of specified common clinic procedures such as nasal endoscopy and mammotome biopsy.

<sup>3</sup> Items or expenses that are not covered by the Certificate of Pre-authorisation will need to be borne by the patient. We shall pay eligible expenses incurred, subject to any Pro-ration Factor, deductible and/or co-insurance, any other benefit limits as stated in the benefit table, and terms and conditions of the policy contract.

<sup>4</sup> 100% of the eligible claims will be covered.

<sup>5</sup> Subject to the applicable deductible and co-insurance, after applying the Pro-ration Factor.

<sup>6</sup> If the AIA HealthShield Gold Max B / B Lite Insureds are admitted to Private Hospital (Panel / Non-Panel), the existing Pro-ration Factors will apply with or without pre-authorisation.

<sup>7</sup> Refer to <https://www.aia.com.sg/en/announcements-pre-authorisation.html> for more information.

For more information and updates on pro-ration grace period, please scan QR code:



HEALTHIER, LONGER, BETTER LIVES