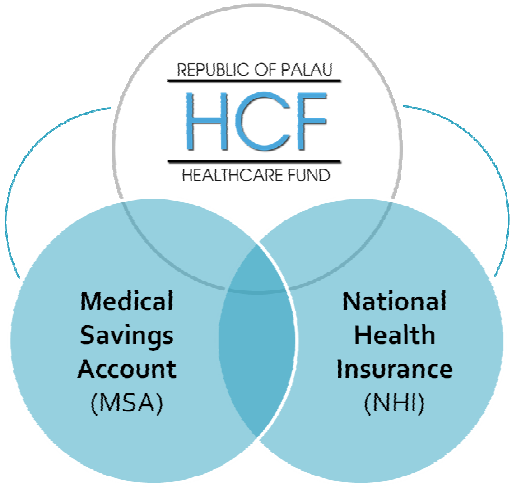
What is the Healthcare Fund?

HEALTHCARE FUND
Social Security Administration
P.O. Box 679
Koror, Palau 96940
Tel: (680) 488-1904
Fax: (680) 488-4019
www.ropssa.org
administration@ropssa.org

To help residents and workers in Palau pay for medical expenses, the "National Healthcare Financing Act" was enacted into law on May 7, 2010, becoming Palau's first healthcare financing system. This framework of financing was later referred to as the Healthcare Fund (HCF) program. The HCF program consists of two parts: Medical Savings Account and National Health Insurance.



Where did the idea come from?

In response to critical health financing problems currently facing Palau, along with efforts to provide affordable healthcare to all people, careful study and research was made on different nationally provided healthcare systems throughout the world.

The result of such careful review was the adoption of a concept that has successfully been in place for many years in Singapore: Medical Savings Accounts. This concept, along with the National Health Insurance, has been carefully studied, analyzed by experts, and tailor-made to fit Palau's needs and economic situation.

An important factor in maintaining the sustainability of the HCF and the potential of its growth is that all rules and regulations regarding medical referral, inpatient care, and outpatient services remain the same. If the program does not adhere to the assumptions established by actuarial experts, then proposed positive projections will not hold true.

The HCF is a responsible, sustainable first step toward an economically sound healthcare financing system. The Medical Savings Account and National Health Insurance established under the HCF is just the beginning of an improved, comprehensive healthcare financing system. Although all of Palau's healthcare financing concerns cannot be addressed or resolved at once, the HCF is a responsible, sustainable **FIRST STEP**.

REPUBLIC OF PALAU
HCF
HEALTHCARE FUND

Be one of the **FIRST 100 PEOPLE** to submit this survey to the Social Security office or Healthcare Fund office and receive a free SS tote bag and hand towel.
Survey must be received by October 18, 2011 or until supplies last.

PUBLIC SURVEY

We Value Your Opinion!

Thank you for taking the time to complete this survey. Your feedback is important in helping us improve the HCF's operations and services. Your answers will be completely anonymous.

I. Customer Service and Coverage

	How important is this? (A - Not important, B - Somewhat important, C - Very important)	How did SSA/HCF Do? (A - Not well, B - Okay, C - Very well)
1. Explain requirements and procedures		
2. Explain benefits		
3. Prompt Service		
4. Courteous service		
5. Timely service		
6. Reliable service		
7. Listen to complaints		
8. Resolve complaints		
9. Explain services that are not covered		
10. Affordable co-payment		
11. What inpatient services are covered		
12. What services are approved for off-island referral		
13. Amount of co-payment ceiling for inpatient coverage		
14. Amount of co-payment ceiling for referral coverage		
15. Response to community changes		
16. Response to economic changes		
17. Had current information		
18. Had accurate information		
19. Use of sliding fee scale		
20. Enrollment process		
21. Starting date for coverage		
22. Ending coverage for nonpayment		
23. Coverage of airfare for patient		

continue...

I. Customer Service and Coverage

	How important is this? (A - Not important, B - Somewhat important, C - Very important)	How did SSA/HCF Do? (A - Not well, B - Okay, C - Very well)
24. Coverage of airfare for family escort		
25. Coverage of airfare for medical attendant		
26. Coordination with private insurance		
27. Usage of MSA to pay for private insurance premiums		
28. Usage of MSA at private clinics		
29. When MSA funds become available to beneficiaries		
30. Beneficiaries' access to MSA		
31. Priority for using MSA by beneficiaries		

II. Coverage for Additional Services Under National Health Insurance

	How important is it to cover this service? (A - Not important, B - Somewhat important, C - Very important)	How much more contribution will you pay to include it? (A - Less than 10% Increase, B - 10%-50% Increase, C - More than 50% Increase)
1. Hemodialysis		
2. Inpatient psychiatric care		
3. Treatment for drug, alcohol, or other addictions		
4. Cosmetic Surgery		
5. Fertility, conception, or contraceptive care		
6. Dental care		
7. Long-term residential care		
8. Organ transplants		
9. Cancer treatment where prognosis is poor		
10. Off-island referrals for any diagnostic purpose		
11. Have lower co-payments		
12. Have higher ceiling of $50,000 for off-island coverage		
13. Have higher ceiling of $100,000 for off-island coverage		

III. Future Improvements

Please read the following statements and indicate YES or NO on the blanks provided.

_____ Individuals should be allowed to allot funds form their Social Security benefits to go in their medical savings account.

_____ Individuals should be allowed to transfer funds to someone else's medical savings account.

_____ HCF should set priorities for which medical savings account a beneficiary should use first.

_____ I would participate in preventive care programs if it reduced the subscription cost of the insurance.

IV. Comments/Suggestions