

## KER EL BLECHOEL EL ME TUOBED

Te mekerang a remechuodel ma resechudel el tir a diak loureor e mo sebechir el soiseb er tial Program?



A National Government a mo ngerchelel el harau a blingelelel a chad el mla mo okolem a rekil ma sechudel er tir a diak loureor. Sel le bol harau er ngii a National Government a di mor sel National Health Insurance lomech a ukeruul er tirkaikid el chad sel le bol nuing malechub e te mora ukeruul ra ikrel Belau. Chelecha tirkaikid el chad a diak loureor meng diak a Medical Savings Account (MSA) er tir. Ng sebechir el morngii a MSA er tir asekum eng di tir el harau el mong malechub e te mo beneficiary ra tara chederir.

Ngmla morngii a private health insurance er ngak. Ngkmal kirek el mor tial program?



Chochoi. A dultuil ra llach el mla meketmoki, ea rokui el chad el harau a Social Security a kirir el dirrek el harau el mer tial Program. Engdi ngmo sebechem el ousbech ra MSA er kau el harau ra premium ra private health insurance er kau. Tiang a ngarngii a techellel a private health insurance el mo rullii a policy er tir el mo telkib el ngariou a cheral.



## KE MEDENGEI EL KMO NGERANG?



A Belau a diak el kol tal beluu el kutmeklii a uai tiang. Sera 1984 e a beluu ra Singapore a ulemuchel ra healthcare program el ngarngii a medical savings account er ngii. Me Imuut er chelechal time e a beluu ra Singapore a kmal dirk ungil el merael a program er tir. Me kid a kmal domekesiu ra osisiu el teletael.

REPUBLIC OF PALAU

# HCF

HEALTHCARE FUND



## MOMEKEDONG ER KEMAM

Tial National Health Insurance ma Medical Savings Account el ngara eungel a Healthcare Fund (HCF) a uai a kot el dauch el Belau a mla kutmeklii el kirel a oketmeklel a cheral a ukeruul. Me kid a tiang e mocha ra uchelel. A lengarngii a kerim malechub eng ungil uldasu el kirel tial program e moudengua el mera obis er a Social Security Administration:



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Republic of Palau  
Social Security Administration

Kedeb el Omesodel a  
HEALTHCARE FUND



REPUBLIC OF PALAU

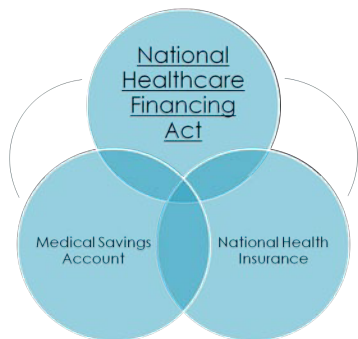
# HCF

HEALTHCARE FUND

Tial "National Healthcare Financing Act" a mlo llach er sera May 07, 2010. A moktek er tial llach a mo olengeseu a cheral a ukeruul el mora rechad el kiei e oureor er a Belau. Tial Program a domekedong er ngii el kmo, **Healthcare Fund (HCF)**, e tiang a kot el dauch el Belau a mla kutmeklii el kirel a oketmeklel a cheral a ukeruul.

### **Ngarngii a erul telengtengil tial HCF:**

Medical Savings Account  
National Health Insurance



## **NGERANG A...**

### **... Medical Savings Account (MSA)?**

A Medical Savings Account a mlekemokl el moktek er ngii a olengeseu ra rechad, tokuni, a remekerel chad, meng mo sebechir el mengudel a mo cheral a ukeruul er tir ra tara klebesei. Tiang a mo mengesuseu ra rechad me te mo klekar ra ungil omengetmeklel a bedengir meng mo sebechir el chemudel a mo cheral a ukeruul er tir sel bocha le mechuodel.

### **... National Health Insurance (NHI)?**

A National Health Insurance a uldekial a rokui el blingelir (contributions) a rechad

el kuk bo dousbech el kirel aikel meklou malechub eng meringel secher ma telmellel a bedenged el mo kired el mo nuing er ngii.



A teletelel tial NHI a kmal di ua Social Security: A rechad a mo dmak e ngosurir a tang ma tang.

## **MELECHA UDOUD ERA HCF**

### **Ngerchelel a Employee ma Employer:**

Ngomuchel ra Ongeteruich el buil ra 2010, ea rokui el employers a mo ngerchelir el lorkedii a 2.5% ra ududel a chad louroer (employee) ra bek el temel a udeudel. A Employer a dirrek el mo ngerchelel el dochelir ra lmuut el 2.5% ma uldekial a mo 5% eng me harau er ngii ra Obis ra Social Security. A re Self Employed (tirkel chad el employer e employee ra osisiu el taem) a harau ra uldekial el 5% e le tirkang a employer e employee ra osisiu el taem.

### **Ak Mekerang e Mo Melecha Uduod ra HCF?**

A HCF contributions a deharau ra Obis ra Social Security ra bek el edei el buil. Tiang a kmal di moltirakl aikel temel a deharau a social security contributions. Ngomuchel ra Kot el Buil ra 2011, ea rebek el employers a mo kirir el harau a Social Security el uldimukl ra Healthcare Fund contributions lousbech er sel beches el Quarterly Tax Report Form el mla meketmokl.

### **Ngera Usbechelel Tial Blingelel a Ududek:**

Sel 5% el ngii a uldekial a contribution ra employee ma employer a ua tiakid a teletelel a domii er ngii. A tedobech er ngii a mora medical savings account ra chad loureor (employee), e sel tedobech a mor sel National Health Insurance. Kesengil eng tedobech ra tal basent (.5%) a mengai el kirel omengetmeklel ma orretel tiang el ureor.

## **NGESOU EL SEBECHED EL NGMAI ERA HCF**

### **Oingerang e Kede Omuchel el Ousbech ra MSA ma NHI:**

Ngomuchel ra Ongeuang el Buil ra 2011, ea rokui el chad el mle harau el mer tial Program a mo sebechir lousbech ra MSA ma NHI.

### **Medical Savings Account:**

A chad el melechang a uduod malechub e te designated beneficiaries er ngii a sebechel el ousbech er a MSA el harau a :

- Ukeruul er kau (el diak luidimukl ra ukeruul molai om nuing/malechub eng ukeruul ra ikrel a Belau)
- Kar
- Cheral a private health insurance

### **National Health Insurance:**

Ngsebechem el ousbech a National Health Insurance el mo harau a:

- Cheral a ukeruul alsekum e ke mo nuing
- Ukeruul ra ikrel a Belau (Huiriping)
- Olengil a skoki (ultuil ra kengei ra rechad ra Medical Referral Committee)

Alsekum e ke mo nuing eng ngerchelem el harau ra lluich el basent ra cheral a ukeruul er kau. A obom harau a mo merael ra delongelel a erul dart (\$200) el mora eual dart (\$400). Tia di mo ultuil ra klungel a kerrekerngem. Osisiu el teletael a dousbech er ngii ra ikel ukeruul el mora ikrel a Belau el chelechad ra Medical Referral Committee a mo kongei. A klungel a udoud el obom harau er ngii a ngara delongelel a tal telael (\$1000) el mora euang el telael (\$4000). Ng dirrek el di mo ultuil ra kerrekerngem.

