FAQ: REMEDI Health Insurance for Refugees and Asylum Seekers in Malaysia

1. **What is the purpose of this health insurance?** The purpose of this health insurance is to help refugees and asylum seekers in Malaysia pay for the cost of medical care if they are admitted to hospital. It can help protect them financially from unexpected medical costs in the event of serious illness or injury, and ensure that they are able to access hospital treatment if they need.

2. **Should all UNHCR cardholders buy REMEDI insurance?** All UNHCR card holders are strongly encouraged to buy insurance.

3. **Who can purchase this insurance?** All refugees and asylum seekers with UNHCR cards are eligible for insurance. Refugees who have lost their UNHCR card and have been given a certified letter with a copy of the card can also buy insurance. Asylum seekers who have been issued a letter (not card) cannot purchase insurance; they will only become eligible when they are issued a UNHCR card.

4. **Do I need a community card to buy insurance?** No, you only need a UNHCR card.

5. **I am a refugee, and my husband was just admitted to hospital because he was seriously injured – should I go and purchase this insurance to cover his hospital bill?** Health insurance does not work like this. In general, it is meant to provide protection for illnesses and injuries that occur in the future, not illnesses and injuries that have already occurred.

   Insurance works by collecting a modest contribution from everyone, so that when a person has to be hospitalized, this money is used to cover the high cost of hospitalization. As nobody knows in advance who will need to be hospitalized, all refugees should purchase insurance.

6. **What is the 60 day waiting period?** Pre-existing conditions and the medical conditions outlined in the brochure are not covered for the first 60 days of insurance coverage. However, if you need to seek medical treatment during the first 60 days after a result of an accident, this should be covered. UNHCR cardholders should not wait to have a medical condition to purchase insurance, because if they wait they will not be covered when they need it.

7. **What does ‘inpatient’ and ‘outpatient’ treatment mean?**
   - **Inpatient Treatment**
     - Inpatient treatment is health care provided to a patient who is admitted to the hospital and stays overnight, usually for several days or weeks.
     - Examples of inpatient treatment:
       - Major operation/scheduled surgery (e.g. if a patient is scheduled for an operation in advance and given an admission note)
       - Emergency admission (e.g. in case of serious, sudden illness or injuries such as those due to motor-vehicle or work accidents, etc.)
   - **Outpatient Treatment**
     - Outpatient treatment is any health care service provided to a patient who is not admitted to a hospital. This includes patients who visit a hospital for treatment (which may take a few hours to perform) and returns home the same day.
     - Example of outpatient treatment:
       - Investigative procedures (e.g. blood test, lab work, x-rays, CT scan, mammograms) that do not take place while the patient is admitted to hospital
       - Consultations (regular, scheduled appointments with doctors or specialists)

8. **If I have purchased insurance, do I have to pay when I am admitted to hospital?** If you present your valid UNHCR card or letter to hospital staff, and the treatment you need is covered
by insurance, you should not have to pay. If you have any problems or questions related to
insurance, please contact the numbers provided on the brochure.

9. On the brochure, it says: “For individuals and families with up to five members enrolled on
one GHS policy, these services are covered up to RM 10,000 maximum for all people (aggregate
amount). For families with six or more members on one GHS policy, these services are covered
up to RM 12,000 maximum.” What does this mean? It means the 10,000 RM is the maximum
amount that each GHS insurance policy will cover for individuals and families with up to five
members (and RM 12,000 is the maximum for six or more family members). This amount is
shared by all family members enrolled on one policy (it is not 10,000 RM for each person
enrolled on a family policy).

10. On the brochure, it says “some conditions are excluded from this insurance.” What does
this mean? Exclusions are medical conditions/treatments that are not covered by insurance.
Even if the patient has insurance, they need to pay for hospitalization due to these conditions on
their own. Please see the General Terms and Conditions document provided by TUNE for
complete details.

11. What if I have a baby during the family policy validity period? What if we have a family
GHS plan, but with the addition of this child we are six or more members? First, you must
register the baby with UNHCR. Then, bring the baby’s UNHCR card to a TUNE insurance
office. If this is the sixth member of the family you will need to pay an additional RM 20. The
duration of the coverage will be same as the initial family policy.

12. How can we purchase insurance? When insurance first starts, UNHCR and TUNE will host
mobile insurance events in locations around Selangor. This will make it convenient for refugees
and asylum seekers to enroll. During the months when these events are taking place, and once
they are finished, refugees and asylum seekers can also walk into any TUNE branch office to
purchase insurance.