

INFORMATION CONCERNING REQUESTS FOR AN ADVANCE AGAINST SHIF BENEFITS

Advances against SHIF benefits can be provided in exceptional circumstances for current or future estimated medical expense when the estimated cost of treatment is disproportionate to the insured person's remuneration (ie: salary or pension). Advances are sent to the field office and that office in turn liaises with the medical care providers to pay in advance a portion of the estimated costs of treatment.

WHEN ARE ADVANCES PROVIDED?

Advances are normally only provided for current or future major medical treatment (hospitalizations, operations, radiotherapy, chemotherapy) and only when the estimated cost of the treatment is disproportionate to remuneration. It is important to recall that advances are an accommodation and not an entitlement and therefore can be, and sometimes are, refused.

WHAT TREATMENT DOES NOT QUALIFY FOR AN ADVANCE?

Advances are not provided for optical or dental care, regardless of the amount of treatment.

WHAT DOCUMENTATION IS NECESSARY TO REQUEST AN ADVANCE?

You need to request a "proforma invoice" from the medical care provider(s). It should indicate a detailed estimated cost of treatment, the patient's name, the date(s) of treatment. You will also need to ask the Director of the field office to provide the SHIF with a minute supporting your request. All documentation as PDF attachments to an email. The email should be sent to SHIF@ilo.org, copied to harris@ilo.org and legerf@ilo.org.

When the SHIF has all necessary documentation it evaluates the request and if approved, sends the funds to the field office to pay a portion of the estimated costs to the medical care provider(s).

HOW ARE ADVANCES REPAYED OR CLEARED?

An advance represents a type of loan for medical treatment and it must be repaid. In order to do so, you must submit a claim for reimbursement with the final invoice of the treatment provided. When you do so, the advance is reduced based upon your entitlements under the SHIF Schedule of Benefits. If there is any residual payment due back to you, it will be reimbursed to you in the same manner as your usual SHIF claims for reimbursement.

WHAT HAPPENS IF THE ADVANCE IS GREATER THAN THE FINAL TREATMENT COST?

Sometimes the estimated cost of treatment will be much higher than the final cost of treatment. When this happens it is very important to inform your field office and following their instructions as to how the medical care providers should reimburse the Office. It is important that the SHIF be informed as soon as possible so that actions can be taken when the excess funds have been returned. If this does not happen, the SHIF assumes that the entire advance amount has been dispersed and it will continue to recover the advance from you until the entire amount is repaid.