

T E S T I M O N I A L S



"I accidentally cut myself while we were harvesting the rice stalks.

It's a good thing that our HMI-accredited clinic was just nearby. I didn't have to pay anything because they HMI would pay for it. "

- Ronald Barrion
farmer

"I was in the hospital for many days because a mosquito bit me...and they said I had malaria...and that we had to pay the hospital... but that we also had benefits from our HMI"



- Lovely Ajjam, 5 years old



"I often go to the clinic for consultation. It's better to have a check-up even if I'm not sick. Will I wait to get sick before I try to get healthier?"

- Maya Alcantara, 25 years old

For more information, contact:

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International Labour Organization
Strategies & Tools against Social
Exclusion & Poverty Programme



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know more
about
**Health
Micro-Insurance**



H E A L T H M I C R O - I N S U R A N C E P R O G R A M

Why is there a HMI?

In order to give more affordable quality health services to its members, especially for hospitalization and operations.

Who can join?

Interested people between 18-60 years old.



What benefits can I get?

A) OUT-PATIENT: unlimited consultation in accredited clinics and treatments for minor injuries or illnesses

B) IN-PATIENT: Room and Board (ward); Professional fee; laboratory test, x-ray and other indicated diagnostic; use of surgical or medical equipment and facilities like operating and recovery room, intensive care unit; medicine during confinement and other drugs

How can I claim these benefits?

There are 2 ways to claim the benefits from HMI, through *Reimbursement* or by going to *Accredited Hospitals & Clinics*.

If thru reimbursement, these are the requirements needed: 1) Medical / Doctor's Certificate 2) Billing Statement / Statement of Account 3) Hospital Abstract 4) Laboratory Test Result at 5) Hospital Original Receipt

How can I join HMI?



Submit an HMI application form and pay the required contribution P600.

What are the limitations of the program?

Benefit Ceiling. The maximum amount that a member can receive for hospitalization and emergency care is Php 10, 000.00 /year.

Contestability Period. All new members will undergo a "contestability clause".

Limitations and Conditions. The HMI program has no responsibility for the medical services listed below:



1. minor illnesses like flu and headaches
2. self-injuries, or injuries due to attempted suicide or involvement in crime
3. rehabilitation from addiction to drugs or alcohol
4. cosmetic surgery, production of eyeglasses and dental braces
5. Psychotherapy, counseling, and treatment of mental, psychiatric disorders or psychosomatic illness
6. Home and/or rehabilitation services, pagpapagaling o recovery, take home medicine o medical supplies
7. AIDS, AIDS related and sexually transmitted diseases
8. Purchase of medical equipment / devices
9. Pre-existing condition

FREQUENTLY ASKED QUESTIONS

Why is there a limitation to the benefits?

(place your organization's answer here)



Why are dependents not included?

(place your organization's answer here)

Why are outpatient medicines not included?

(place your organization's answer here)



What will happen to my contribution if I don't avail of benefits?

(place your organization's answer here)

What other programs are part of the Health Micro-Insurance?

(place your organization's answer here)

What happens if I'm admitted and receive treatment from a non-accredited hospital?

(place your organization's answer here)



Can I pay my contribution in little tranches?

(place your organization's answer here)