

Pre-Authorization Instruction and Flow Chart

事先授权说明及操作流程

What is pre-authorization? 事先授权是什么？

Pre-authorization is a process by which an insured person obtains written approval for certain medical procedures or treatments from the insurer prior to the commencement of the proposed medical services. Your medical plan also states certain requirements on pre-authorizations.

事先授权是客户在接受某些特定的医学治疗之前，获取GBG书面授权担保函的过程。客户的保单计划里同样列明了事先授权的相关要求。

What are the benefits of pre-authorization? 事先授权有什么好处？

The pre-authorization is an added service to the member and includes the following benefits:

事先授权是GBG提供给客户的附加服务，保障以下利益：

- To ensure the member receive the maximum benefits available under the policy
确保客户享受保单条款下的最大福利
- To ensure that the services being provided or being requested are medically appropriate for the condition/diagnosis and covered under your plan
确保客户接受的治疗是医学必需，且属于保单计划的福利范畴
- To ensure GBG will be billed directly for services, avoiding the need to pay-and-claim.
确保医院给予客户直付服务，避免事后理赔申请
- To obtain discounts under our network providers
确保客户能享有网络医院提供的折扣

What if I do not get the pre-authorization? 没有事先授权会怎么样？

Failure to obtain pre-authorization for certain treatments or procedures will result in a 40% of penalty co-payment in the normal benefits.

未获得事先授权，将会在保险范围内的医疗费用中产生40%的处罚金。

What happens once pre- authorization has been completed? 事先授权完成后会发生什么？

GBG will issue an LOG (Letter of Guarantee) in accordance with the medical plan. If in network provider, GBG will send the LOG to the provider directly and arrange the billing service accordingly.

GBG会根据客户的福利计划发送担保函。若是在网络内医院，GBG 会直接发送担保函至医院，安排直付服务。

What should we know about Pre-Authorization? 对事先授权，我们需要有什么认识？

Pre-authorization does not guarantee full reimbursement. Health insurance policies are designed to reimburse only those claims that are “medically necessary”. In order for a treatment, service, or drug to be “medically necessary”, it must:

事先授权不能代表全额理赔。本保险计划的基本原则是保障医学必需的医疗费用。判定某治疗、医疗服务或药物是否是医学必需的，必须满足以下要求：

- Be essential in treating the patient’s injury or illness 与伤病所必需且相关的治疗项目
- Not exceed the amount of care needed to provide safe and adequate treatment 不存在安全范围外的过度治疗
- Be prescribed by a physician 由医师推荐的治疗处方
- Not be Experimental or Investigative 非试验性的、研究性的项目

How long does the pre-authorization process take? 事先授权需花费多长时间?

The member should anticipate an average of 5 business days to complete a non-emergency pre-authorization. 对于非紧急案件的授权，客户需至少提前5个工作日联系GBG提交授权申请。

In the event of an emergency, pre-authorization is not required, but the member should contact GBG within 48 hours after the treatments or the procedures.

对于紧急案件，在治疗之前，无需获取GBG的担保函，但是客户需要在接受治疗后的48小时内告知GBG。

How do I start the pre-authorization? 如何进行事先授权?

The pre-authorization process can be initiated by completing the pre-authorization request form which can be downloaded by accessing GBG website www.gbg.com or through dialing hotline 400-650-7560. Initial clinical notes and diagnostic reports to support the medical necessity of the request are required. Depending on the complexity of the service being requested, additional information may be required as well, such as information on prior treatments etc. Failing to submit supplementary documents could result in delay of the authorization or rejection. The provider may decline to provide direct billing service with GBG.

事先授权的申请，首先填写授权申请表格。该表格可以从GBG官网www.gbg.com中下载，或拨打热线电话400-650-7560获取。填写好后，请将其和初始的病历，诊断检查报告等所有相关文件一并提交。根据案件的复杂程度，可能仍需要进一步材料，如既往就诊记录等。提供的事先授权材料不完整，可能会导致审核结果的延误，或无法批复，医疗机构可能会拒绝提供直付服务。

What kind of services require Pre-Authorization?

哪些服务需要事先授权呢?

- Hospitalization- Pre-Authorization is required for all locations. (Incl. Hospital stay for Maternity / Delivery)
在所有地方的住院治疗都需要事先授权（包括生育/分娩的住院）
- Outpatient Surgeries requiring general anesthesia任何需要全麻下进行的门诊手术
- Skilled or Private Duty Nursing - (When 4 or more visits are required)
专业或私人护士家庭护理（当需要4次或4次以上时需要事先授权）
- Organ, Bone Marrow, Stem Cell Transplants, and other similar procedures器官、骨髓、干细胞或其他组织移植
- Air Ambulance - Air Ambulance service will be coordinated by Insurer's air ambulance provider
空中紧急转运——空中紧急转运服务将由保险公司指定转运供应商协调
- Any condition, including cancer treatment or any chronic condition, which does not meet the above criteria, but are expected to accumulate over ¥60,000 of medical treatment per policy year

任何治疗，包括癌症和慢性疾病的治疗，虽然不在上述范围之内，但是一个保险年度内累计预计花费超过人民币60,000元，需要事先授权。

- Hospices 临终关怀
- Pre-Authorization through GBG Assist is required if you have a medication that will be in excess of \$ 3,000/CNY18,000 per refill.

事先授权 如果您的单次配药金额预计超过3,000美元或人民币18,000元，请联系GBG援助中心以获得事先授权。

Member consults with doctor
请您咨询您的主治医生



Doctor recommends treatment or procedure
主治医生推荐适合的治疗或其它医疗项目



Services/Procedure is on the Pre-Authorization requirement List (see Page 1)
列明在要求事先授权的项目清单中的项目或治疗（请参见上页）



Doctor fills-out Pre-Authorization Form with detailed Medical Report
请您的主治医生填写事先授权表，并附上具体的医学报告



Call or send to GBG China:
致电或发邮件至GBG中国
customerservice@medilink-global.com.cn
86 400 650 7560



We will send approval to requesting doctor or provider contact person or yourself within no more than 5 working days of receipt of request
在收到事先授权请求的5个工作日内，我们会把同意书回传给您
的主治医生、医院联系人或者您本人。

Services/Procedure not included in Pre-Authorization Requirement List. For example, most outpatient treatments, except for outpatient surgery
未列明在要求事先授权的项目清单中的项目或治疗。例如：大多数的检查，随访治疗



Proceed with treatment or procedure
接受治疗或其它医疗项目

Contact Us for Pre-Authorization: 事先授权联系方式:
GBG China (Medilink) 24-Hour Pre-Authorization Contact Information:

GBG中国（中间带）24小时事先授权热线:

86-400 650 7560(Mainland China中国大陆);

86-010-6552 5313 (Hong Kong, Taiwan, Macau香港, 台湾, 澳门)

GBG Assist 24-Hour Pre-Authorization Contact Information:

GBG Assist 24小时事先授权热线:

1-866-914-5333 (within the US美国境内)

1-905-669-4920 (outside the US美国境外)

E-mail address: 电子邮箱:

gbgassist@gbg.com