



FAQ on SKY Program

Q: *What is SKY?*

A: SKY is a Social Health Insurance project implemented by the French International NGO GRET. GRET has been active in Cambodia since 1987. SKY project started in 1998 in Kandal and Takeo Province. GRET has a memorandum of understanding with the Ministry of Health and a letter of support from the Ministry of Finance to implement this project. GRET also works in close cooperation with WHO, GTZ, ILO, the French Ministry of Foreign Affairs, and the French Development Agency (AFD) currently support SKY project.

Q: *Where should people go to receive treatment?*

A: for the time being, SKY has contracted one single health provider: Phnom Penh Municipal Hospital. A health center has been specifically opened for the SKY members within the hospital.

Q: *Where is the Phnom Penh Municipal Hospital located?*

A: Phnom Penh Municipal Hospital is located on the upper part of Tchecoslovaquie Blvd, close to the corner with Kampuchea Krom. The main entrance for accessing the SKY health center is on Tchecoslovaquie Blvd, identified by a large SKY sign.

Q: *What are the working hours of the Hospital?*

A: The health center is opened 7 days per week from 7:00am to 7:00pm.

Q: *Where to go in case of emergency?*

A: The Hospital is opened 24 hours / 7 days per week. It will provide health care to insured members at any time during the day or the night.

Q: *How can you make sure that the quality of care will meet normal standards?*

A: GRET has signed a contract with the Municipal hospital including quality requirements. Quality will be carefully monitored by SKY Medical advisor and random patient surveys. In addition, GTZ is financing a quality improvement program within the hospital aiming at improving the overall quality of the services delivered.

Q: Do you have any kind of control on the health center?

A: The health center staff has been appointed by the hospital and is partly paid by SKY. In case of sub-standards performance from these staff, SKY can require from the hospital to remove them.

Q: Do you have feed back from patients using SKY in Phnom Penh?

A: SKY started its operation on Dec 1st, 2005. It is therefore too early to get a relevant feedback from patients. However, SKY has been active in Takeo province for several years and the satisfaction of patient is quite high.

Q: Could we visit the health center before deciding to join?

A: Yes, of course!

Q: What is covered by SKY?

A: SKY covers pretty much all services provided by the Municipal Hospital (complete list available upon request). The health center will provide general medicine consultation. If the case is too serious to be treated at this level, the insured member is sent to a specialized outpatient visit. If hospitalisation is required, the patient is admitted to the hospital in specifically renovated rooms. Lab exams or X-Ray performed within the hospital are also covered.

Q: Are members immediately eligible for benefit?

A: Coverage starts on the 1st of each month. Members should register before the 20 of the month to receive coverage on the 1st of the following month. There is a six-month waiting period for non-urgent surgery and a 3 months waiting period for delivery matters. In case of complex delivery or emergency, the waiting period is waived.

Q: Do you have any exclusion?

A: SKY covers most of the common diseases met in Cambodia. However, there are a few exclusions. Chronic diseases are not covered (TB, HIV/AIDS) but insured will be referred to national programs. Regarding HIV/AIDS, opportunistic diseases are covered. ARVs treatment is excluded. Plastic surgery, dental extraction, glasses are also excluded. The complete list of disease covered is available upon request.

Q: Do members have an insurance card?

A: Each insured household receives an "Insurance Booklet" with the name and the picture of each family members insured. The book also includes the amount paid and the coverage validity. Members must show this booklet at the Hospital when requiring treatment. The Hospital will check the ID of the member from the picture and the validity of the coverage.

Q: *Do SKY members have to pay something at the Hospital?*

A: At health center level, everything is paid by SKY. Patient should not be asked money. In some very limited cases (drugs not available within the hospital or lab exams to be performed outside the hospital), patient may be asked to pay these costs. In any cases patient should require a receipt.

Q: *Who should pay the premium: The employer or the employee?*

A: We recommend the payment to be shared between the employer and the employee. Contribution from the employer should be at least 50%. It is important for the employee to contribute, even slightly, to the cost of his/her health care. It will help to raise awareness about Social Health Insurance and prepare the employee to regularly allocate a fixed part of his/her revenue to his/her family health care.

Q: *How do you define a family?*

A : SKY uses the following definition:

- The chief of family plus his/her wife/husband and their economically dependent children living permanently under the same single roof;
- The parents (mother and father) of the chief of family or those of his/her wife/husband if the parents are economically dependent on them and live permanently under the same single roof. Their family relationship must be certified by official documents.

Other members of the family that do not meet these criteria can join SKY on a voluntary basis.

Q: *What if some members of the family are living in the province?*

A: Membership is family based. The entire family must register except if some members are living outside of Phnom Penh. In that case, only those living in Phnom Penh will be registered. The price of the premium will be calculated accordingly.

Q: *How do you calculate the premium?*

A: The premium prices take into consideration the size of the family and its socio-economic situation. The prices are available upon request at our office or available on SKY website at <http://www.sky-cambodia.org>.

Q: *What is the duration of the insurance policy?*

A: SKY minimum term policy is six months.

Q: *Is SKY a for profit insurance project?*

A: SKY is a non-for-profit project. Premium is solely used to finance medical costs, health promotion and health prevention activities, and the running cost

of the project. However SKY aims at becoming financially sustainable. Premium is therefore calculated to cover all project costs.

Q: *How can I join SKY?*

A: Our office can register a family during the following working hours:

Monday-Friday

7:30 to 12:00 and 14:00 to 17:30

SKY office is located #64, Street 111, Boeung Prolit, Phnom Penh

Families should complete a registration form (available by mail upon request) and provide a recent picture of each member of the family to be insured, along with their family book.

GRET

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with the financial support of:

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