

Toolkit

for Panel Medical Provider of

QBE Connect

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Introduction

QBE HongKong & Shanghai Insurance Ltd. is committed to a consistent and integrated service delivery model, one that is based on a holistic approach to employees' compensation claims and injury management. Our service model, which we call QBE Connect, is underpinned by a set of key principles, a core set of values and consistent service standards.

QBE Connect is our collaborative way of managing claims. It governs how we work with injured employees, employers, medical or allied health providers and other parties as we help injured employees return to work and regain their health. QBE Connect is a model that is designed to work in close partnership with our clients and is based primarily on open and effective communication and client involvement at all levels.

The aim of QBE Connect is to assist injured employees in early recovery by providing early intervention and appropriate medical treatment. In addition, QBE Connect also promotes early return to work by arranging suitable duties to injured employees according to their physical capacity. We believe that occupational rehabilitation takes place in the real work environment to promote the injured employees' recovery and assist in regaining the capacity for pre-injury duties. The success of the program relies on our panel medical services providers, employers and the active participation of the injured employee.

We value your contribution to promote early recovery of our injured employee as well as their early return to work.

Work Injury Management - QBE Connect - English

QBE Case Manager receives / Employer notifies a work injury accident



QBE will contact Injured Employee (IE) to assess and understand the injury circumstances



QBE refers IE to Panel Doctor
Or
IE attends the clinic with Authorization Form issued by the Employer
(Only for initial consultation immediately after the accident)



Work Injury Management by QBE Case Manager:

- Arrangement of treatment / investigations as recommended by panel doctor, e.g. Physiotherapy, Occupational Therapy, MRI Scan
- Case Manager may conduct case conference with IE, Panel Doctor and/or Employer if needed.
- Monitor treatment progress and facilitate Labour Department procedures when necessary



QBE receives suitable duties certification issued by panel doctor



Return to work

- Case Manager to discuss suitable duties arrangement (e.g. duration, tasks) with Employer
- Case Manager to monitor return to work (RTW) progress and arrange follow-up / new consultation with Panel Doctor if necessary
 - Employer to provide training, supervision and feedback to Case Manager



QBE receives Maximum Medical Improvement (MMI) certification issued by panel doctor
(Medical Report for Employee Compensation)



Assist IE for MAB assessment in Labour Department

工傷個案管理 - QBE Connect – 中文

QBE 個案經理接收/僱主通知有工傷意外發生



QBE 聯絡受傷僱員以評估及了解受傷情況



QBE 轉介受傷僱員往工傷醫生診所接受診治
或
受傷僱員手持由僱主簽發的醫療護理授權証，並直接前往工傷醫生診所
(此情況只適用於第一次就診)



QBE 個案經理於工傷個案管理的統籌事項:

- 在工傷醫生建議下，安排治療/檢查(例如:物理/職業治療，磁力共振或電腦掃描)
- 如有需要，個案經理會陪同受傷僱員(及或僱主代表)前往醫生覆診
- 監察治療進度及協助工傷僱員處理勞工處銷假等事宜



QBE 接收由工傷醫生簽發的輕工紙



復工安排

- 個案經理與僱主商討輕工安排的細節事宜(例如:時間，工種)
- 個案經理監察復工進度及在有需要下，安排受傷僱員繼續覆診
- 僱主安排適當訓練，協助給受傷僱員及與個案經理保持聯繫



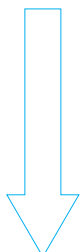
QBE 接收由工傷醫生簽發的“工傷傷勢已達到最大醫療改善”的通知
(並須同時簽發工傷醫療報告)



QBE 協助受傷僱員往勞工處安排判傷的手續

Before Consultation

- Clinic receives an Instruction Letter including the number of approved consultation(s) faxed by QBE Connect Case Manager or an Authorization Form will be issued by Employer
- If any queries, contact QBE Connect Case Manager immediately

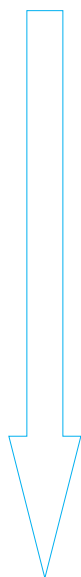


Panel Doctor Consultation

- No approval is required if the item amount is within the approval limit listed below:

| | <u>Items</u> | <u>Amount</u> |
|--------|---|------------------|
| GP/ SP | X-ray for 1st consultation | No Specification |
| | X-ray for every subsequent consultation | HK\$1,000 |
| | Medication per visit | HK\$1,000 |
| | Management of open wound (Include tetanus, suturing & dressing) | HK\$1,500 |

- If the amount exceeded the limit listed above, the relevant clinics are required to contact QBE Case Manager for approval before any arrangements can be made.
- Complete Medical Certificate by including
 1. Diagnosis
 2. Clinical examination and findings
 3. Return to work capacity
 4. Next consultation
- Issue referral letter for treatment / investigation if recommended (e.g. Physiotherapy, occupational therapy, MRI scan)
- Complete Medical Report for Employees' Compensation if IE has reached Maximum Medical Improvement (MMI)



After Consultation

- Fax the Medical Certificate/ referral / x- ray report / physiotherapy report & any other medical documentations to QBE Connect Case Manager within 24 hours
- Deliver all original copies and invoices to QBE Connect by post in a monthly / case basis

醫療診症指引 – 中文

診斷前

- 受傷僱員到達診所時，診所應已收到由 QBE Connect 簽發出的 Instruction Letter (確診紙)，當中會清楚註明診症次數或診症的特別注意事項或經由僱主簽發的醫療護理授權証
- 如有任何不清楚，須盡快聯絡 QBE Connect 個案經理

診斷時

- 經診斷後，如需安排以下項目，需留意以列出之協議指定收費上限

| | 項目 | 收費限額 |
|-------|---------------------|-----------|
| 全科/專科 | 首次會診的 X 光檢查 | 沒有限額 |
| | 期后每次會診的 X 光檢查 | HK\$1,000 |
| | 每次會診藥物 | HK\$1,000 |
| | 傷口處理(包括破傷風疫苗，縫合和包紮) | HK\$1,500 |

- 如超出上限，安排治療前，須通知 QBE Connect 作批核
- 填寫醫療證明書(Medical Certificate)，尤其以下事項:
 1. 診斷(Diagnosis)
 2. 臨床檢查結果
 3. 返回工作崗位能力
 4. 病假及覆診日期
- 如須作其他轉介，須同時簽發轉介紙(如物理治療，職業治療，磁力共振等)
- 如受傷僱員已達到醫療最佳效果(MMI)，須同時簽發簡單醫療(Medical Report for Employees' Compensation)

診斷後

- 診所在 24 小時內傳真醫療證明書/轉介信/X 光報告/物理治療報告等所有文件給 QBE Connect
- 盡快將上述有關醫療文件正本及醫療發票寄給 QBE Connect 或中介公司 (亦可每月形式寄出一次)

Memorandum - 備忘錄

I. 每次診症後，需傳真到 QBE Connect 文件：

1. 醫療證明書 / 轉介信 / X光報告 / 物理治療報告及所有有關文件

II. 以下情況需要通知 QBE Connect 作預先批核

1. 如項目高於協議指定收費

| | 項目 | 收費限額 |
|-------|---------------------|-----------|
| 全科/專科 | 首次會診的 X 光檢查 | 沒有限額 |
| | 期后每次會診的 X 光檢查 | HK\$1,000 |
| | 每次會診藥物 | HK\$1,000 |
| | 傷口處理(包括破傷風疫苗，縫合和包紮) | HK\$1,500 |

2. 如傷者需要電腦掃描,磁力共振,醫療用品/儀器

III. 診治期間如有以下情況請即時通知有關 QBE Connect 個案經理

1. 傷者拒絕簽署 QBE Connect 文件
2. 傷者拒絕簽署醫療證明書
3. 診斷與工傷無關
4. 傷者需要借用醫療文件 (例如 X-ray, MRI), 請填寫借用表格
5. 傷者缺席診症

如有任何問題，可致電聯絡以下 QBE Connect 個案經理：

| Name | Telephone | Fascimile | Name | Telephone | Fascimile |
|---------------|-----------|-----------|-------------|-----------|-----------|
| Alice Lau | 2828 6630 | 3607 0335 | Mandy Li | 2828 1928 | 3607 0357 |
| Bonnie Yuen | 2828 0016 | 3607 0548 | May Liu | 2828 1947 | 3607 0549 |
| Brisa Yeung | 2828 1914 | 3607 0353 | Michael Lam | 2828 6699 | 3607 0378 |
| Cindy Ng | 2828 3157 | 3607 0359 | Milan Law | 2828 0053 | 3607 0544 |
| Emily Cheung | 2828 9911 | 3607 0341 | Ronny Lam | 2828 6636 | 3607 0331 |
| Germaine Ting | 2828 9900 | 3607 0538 | Sam Kan | 2828 9958 | 3607 0350 |
| Letty Lui | 2828 0027 | 3607 0362 | Thomas Chan | 2828 0051 | 3607 0352 |