

Annex 14. Insurance Portability and Trade Facilitation: Benefits, Barriers, Solutions and Agenda for APEC Cooperation (Experience of Developing Economies as Receiving Countries)

Insurance Portability and Trade Facilitation
Benefits, Barriers, Solutions and Agenda for APEC Cooperation

Experience of Developing Economies as Receiving Countries

International Insurance Experiences

<p>Health Insurance with Global Coverage</p> <ul style="list-style-type: none"> • AIG • Cigna • CFE • Daman • Vanbreda • Lawton • Etc. 	<p>Travel Insurance (through assistance companies)</p> <ul style="list-style-type: none"> • International SOS • AXA Assistance • Mondial Assistance • CEQA • Euro-Center • Etc.
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Important Points on Insurance Trade

- Provider-Payer Business Agreement
- Health Care Standards and Codes
- Claims process
- Utilization Review

Provider-Payer Business Agreement

<ul style="list-style-type: none"> • Due Diligence <ul style="list-style-type: none"> – Service standards – Quality standards <ul style="list-style-type: none"> • Experiences (procedures performed) • Techniques/ method used • Success rates • Re-operation rates • Infection rates – Pricing 	<ul style="list-style-type: none"> • Contract <ul style="list-style-type: none"> – Too safe or too risky – Place to settle legal disputes
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Health Care Standards and Billing Codes

<ul style="list-style-type: none"> • Quality of Care • Care Objectives 	<ul style="list-style-type: none"> • DRG & CPT or Daily Rate
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Claims process

- 24-hours service with decisions
- Language capabilities

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Utilization Review

- Care objectives
- Constructive approach, unbiased



Possible Solutions

- Common litigation place or standards
- Common Standard of Care
- Common DRG system

Thank you for your attention

