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graph TD; A[Patient submits reimbursement claims] -.-> B[CPF Board]; A -.-> C[Third Party Medical Insurers]; B --> D[sends Medical Report request to MRO¹(HIMS²)]; C --> D; D --> E[MRO(HIMS) staff registers request in MRTS³ system]; E --> F[Relevant medical records are dispatched to clinical department]; F --> G[Department assigns doctor and medical report is completed]; G --> H[Department dispatches to MRO (HIMS)]; H --> I[MRO (HIMS) vets report, updates MRTS and dispatches report]; I --> J[CPF Board]; I --> K[CPF Board]; J -.-> L[Communicates with patient as necessary]; K -.-> L;
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The flowchart illustrates the current reimbursement process for private medical insurance, divided into four phases:

- Phase I (7-10 days):** Patient submits reimbursement claims. The claim is processed by either the CPF Board or Third Party Medical Insurers, who then send a Medical Report request to MRO¹(HIMS²).
- Phase II (3-4 days):** MRO(HIMS) staff registers the request in the MRTS³ system. Relevant medical records are then dispatched to the clinical department.
- Phase III (KPI=20 days):** The clinical department assigns a doctor and completes the medical report. The report is then dispatched to MRO (HIMS).
- Phase IV (3-5 days):** MRO (HIMS) vets the report, updates the MRTS, and dispatches the report back to the CPF Board. The CPF Board then communicates with the patient as necessary.

Table 1: Challenges associated with the request for medical records



Figure 5: eMedicalHub use vis-à-vis other request modes by type of claim (May'15)

Conclusion: The implementation of integration between EMH and MRTS has benefited both SGH and requestors of medical reports (insurers). It has allowed requests to be processed faster, has improved communication between the parties and allows payments to be cleared more efficiently without taking up much time and resources. Categorical benefits have been highlighted below -:



Request details	Request details automatically transmitted to the hospital's medical rec. tracking system, thus ensuring no mistakes.
Use of Comments	HIMS staff can communicate real-time back with the requestor via 'comments', thus reducing clarification time.
Bulk payment	Payment can be made in bulk by requestor on a monthly basis, thus eliminating individual payment tracking time.
Status update	MRTS interfaces with EMedicalHub to give real-time status update of requests, thus saving time.
Processing time	Not relying on postal mails and fax for communicating means lesser time waste due to information lost in translation.
Patient anxiety	Immediate relevant updates mean patients are more aware with the correct information, thus reducing their anxiety.