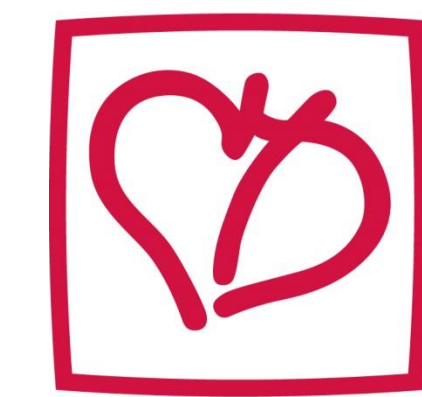




Singapore Healthcare Management 2016

TO DEVELOP AN EFFECTIVE SYSTEM TO TRACK & RENEW DOCTOR'S MEDICAL INDEMNITY INSURANCE

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BACKGROUND



Medical Indemnity Insurance (MII)

All doctors are required to have a valid medical indemnity insurance (MII) for medical malpractice coverage. The MII is renewed annually and the Singapore Medical Association (SMA) will send a renewal notice to the doctors when their MII is due for renewal. There could be serious consequences if MII lapse or is not renewed on time:

- Doctor has no insurance coverage for claims by patients or Next-Of-Kin
- NHCS's corporate cover for Malpractice and Errors and Omission Insurance will also be affected

Challenges of Doctors

- Senior doctors manage their own MII renewal & seek reimbursements for the premium
- MII renewal notice was not received by doctors due to outdated addresses in the insurer's records
- Late payment by doctors to renew MII (overlooked reminder, away etc.)

Challenges of HR/Staff

- HR helps to track and remind the doctors of the MII expiry
- Different renewal dates for different doctors make tracking tedious & time consuming
- Department Secretary and Finance have to process Payment Requisition from individual senior doctors

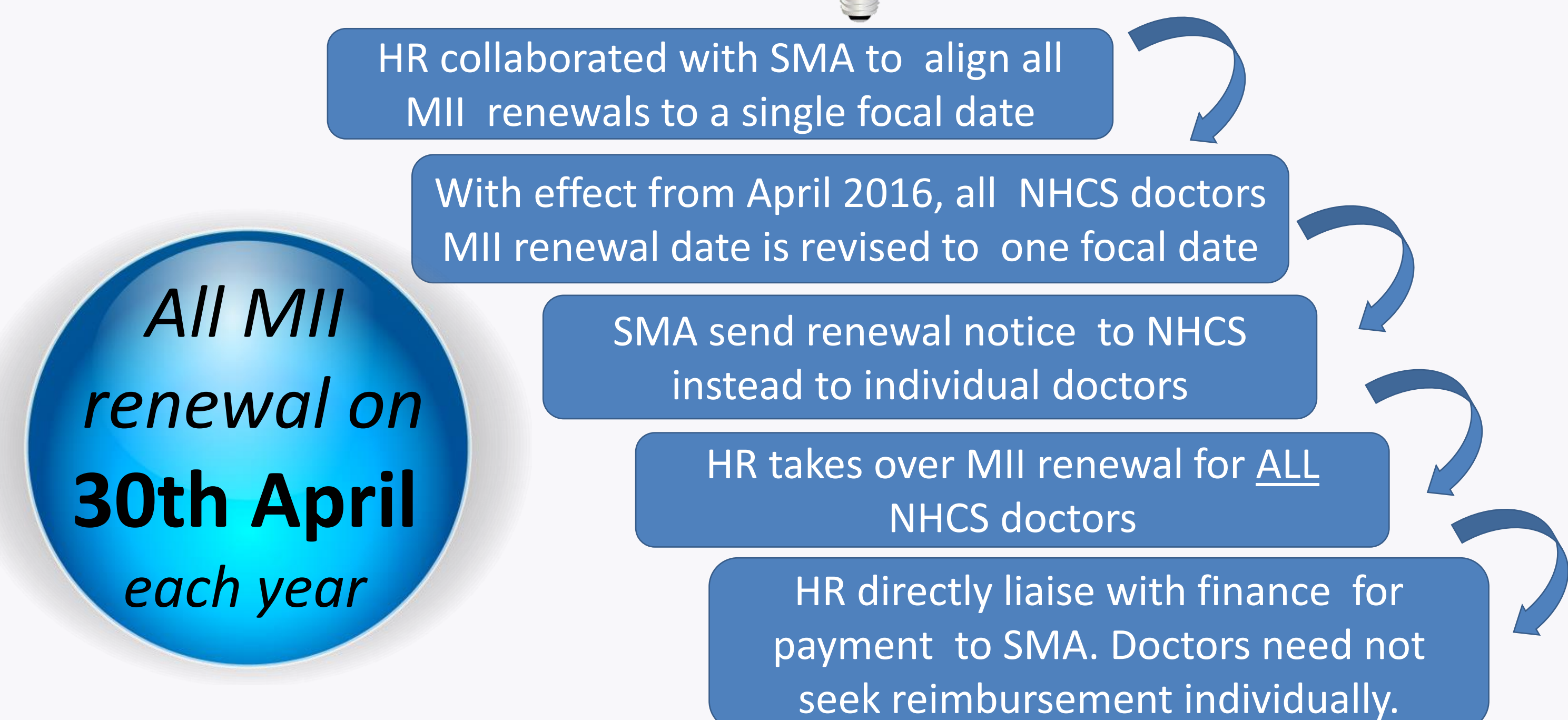
- ✗ Doctors without a valid MII will have to stop clinical practice temporarily till MII has been renewed.
- ✗ This will result in lost productivity, additional resources needed to postpone/reschedule patients' appointments as well as a potential loss of goodwill from patients.

PROJECT OBJECTIVES



- To develop a better and more efficient system to track the doctors' MII expiry dates & ensure timely renewal of such covers
- Reduce time spent on administrative processes
- Reduce potential loss of man-days due to doctors not holding a valid MII and thus having to stop clinical practice
- Reduce business risk to NHCS by ensuring compliance to terms in its Corporate cover for Malpractice and Errors and Omission Insurance of having valid MII for all doctors

METHODOLOGY & SOLUTIONS



All MII renewal on 30th April each year

Old Process Flow - Monthly

AT LEAST 9 PROCESS STEPS!

Renewal

- 1 Singapore Medical Association (SMA) sends renewal notice to doctors directly
- 2 HR team also tracks and sends reminders to doctors to renew MII cover
- 3 Doctors fill up renewal form and write a cheque for payment
- 4 Doctors either go to SMA personally or mail the cheque + renewal notice to SMA

Reimbursement

- 5 Receipts given by doctors to their Administrative Assistants
- 6 The Administrative Assistant raises Payment Requisition Form (PRF), sends the PRF for HOD's approval
- 7 The Administrative Assistant sends approved PRF to Finance, together with the payment receipt for reimbursement processing
- 8 A copy of the new MII Certificate/ Acknowledgement of Renewal is sent to HR

Recording

- 9 HR Executive receives new MII Certificate/Acknowledgement of renewal from Finance/ clinical departments and updates excel records

New Process Flow - Annual

STREAMLINED/ REDUCED TO 6 PROCESS STEPS

Renewal

- 1 HR Executive receives MII renewal notices from SMA directly before renewal focal date each year
- 2 HR Executive sends individual renewal forms to doctors to complete. Administrative Assistants help ensure doctors complete and send back to within stipulated time
- 3 HR Executive raises payment request to Finance for all doctors on group basis
- 4 HR sends completed renewal notices and cheque to SMA

Recording

- 5 HR Executive keys MII information into HRIS and prints newly created report from HRIS for tracking purpose

Dissemination of certificates

- 6 HR receives new MII Certificates from SMA and forward it to doctors through their Administrative Assistants

RESULTS

OLD PROCESS

Doctors seek reimbursement after paying for MII

48 doctors were on old process (average about 4 doctors per month)

Time taken to complete tasks per year

Human Resource staff	Administrative Assistant / Dept. Secretary	Finance staff	Doctor
12 hrs	24 hrs	8 hrs	16 hrs
Estimated Total Time per Year:		60 hrs	
Estimated Total Cost per Year:		\$4,084.00	

NEW PROCESS

NHCS makes payments directly to SMA (mass processing)

65 doctors are now on new process

Time taken to complete tasks per year

Human Resource staff	Administrative Assistant / Dept. Secretary	Finance staff
2 hrs	5.4 hrs	10 mins
Estimated Total Time per Year:		7.5 hrs

	Cost Reduction (per year) :	\$3,794.97 or 92% !
	Time Savings (per year) :	52.5 hrs or 87.5% !

Feedback From Clinical Departments

Excellent Work! Very good initiative, fully supported!

Other Benefits

- Minimise risk of clinic cancellation due to stop clinical practice order for invalid MII cover as a result of late MII renewal
- Minimise business risk to NHCS by ensuring compliance to its Malpractice and Errors and Omission insurance cover
- Reduce administrative work processes/ papers
- Reduce stress to HR Executives, Administrative Assistants and doctors

