

RCBS Meeting Minutes- August 18, 2021

- President Patrick opened the meeting.
- There was a solemn moment of silence in respect for the passing of former PP Doris, a dedicated former Rotarian and Rtn. Dr. Juergen, a member of standing in RCBS. May their souls rest in peace and with gratitude for their service.
- P. Patrick proceeded to introduce the guest speaker, Dr. Reny Duarsa, former RCBS long-time member and owner of Kasih Ibu Hospital.



GUEST SPEAKER:
dr. Reny Duarsa, Sp. PD. M.Kes
Nephrologist
Kasih Ibu Hospital Bali

TOPIC:
“Indonesian Private Medical Insurance – Yes or No”

RC of Bali Seminyak
Wednesday, 18 August 2021
13:00 – 14:00

 rotaryseminyak.com

Dr. Reny Duarsa is Internist Nephrologist at Kasih Ibu Hospital Denpasar and Saba-Gianyar. She is also an agent for Prudential Insurance Co. The topic is the question of Private Insurance Health Insurance... Yes or No ?

Dr. Reny presented the data concerning increasing health care costs between the period of 2013-2018.

- 1.Hypertension : 25.8 % - 34.1 %
- 2.Stroke 7 % - 10.9 %
- 3.Chronic kidney disease 2 %- 3.8 %
- 4.Cancer 1.4 % - 1.8 %

Critical illness cases are steadily increasing and expected to increase by 8.5 % in the Asia Pacific Region in 2021.

China- 9.3 % , Indonesia-12 % , Malaysia-12.5 5, New Zealand- 20 % , Philippines- 8.2 % , Singapore- 8.2 % , Thailand- 8% , Vietnam- 10.2 %

During the COVID era, health costs are expected to increase in the year of the Covid pandemic due to : direct costs related to COVID-19 testing and treatment and vaccination costs. Delayed or indirect impact from deferred or canceled treatment, longer-term and unknown health impact of these who recover from Covid-19.

The question is : What kind of health insurance should we have ? Pros and Cons- Comparisons

Public Insurance: Known as BPJS Kesehatan is a health insurance provided by the government as part of the social safety network. BPJS was transformed from PT Askers (Persero) based on UU NO 40-2004 and UU No. 24- 2011. This has a very low cost compared to private health insurance and have different services compared to private health insurance.

Comparison 1: Access of service pathway

BPJS

Three referral steps from Primary hospitals
Care (Faskes) to reach certain Hospitals.

Private Health Insurance

Direct access to preferred

Type of hospital: BPJS affiliated network of hospitals
need

Type of hospital: depends on the insurance's company

Access to specialist Doctor:

Access to specialist doctor:

Access to specialist doctor:

Direct

Several referral letters

Pre-existing waiting period: None

Pre-existing waiting period: Usually 1 to 3

years

Comparison 2: Outpatient vs. Inpatient

Both outpatient and inpatient

Both outpatient and inpatient

Bigger portions to preventative care (outpatient)

Bigger portions to emergency care (inpatient) and speed service

Suitable for: maintenance of chronic treatment

Suitable for : heart attack, stroke, need speed in access

Comparison 3: Comfort and Security as We Age

Usually in crowded hospitals

Usually in quieter hospitals

Long waiting time for procedures

Fast waiting line for procedures

Limited in budgets, generic medication preferences

Budget depends on plans: some plans have "all covered Benefits ":

Referral outside of region: none

Referral outside of region: Yes, according to hospital lists.

Referral outside of Indonesia: none

Referral outside of Indonesia: Possible with certain plans

Points:

1. Public and Private Health Insurance are supplementing each other.
2. Insurance is better applied before diseases appear.
3. Health Insurance is a long time protection to our health, the younger we apply the more we get benefits from it (= the cheaper it will get.)
4. Other purposes of insurance: are to avoid excessive financial risk when sick (protecting us from using savings, investment, houses) and to provide liquid guarantee at the moment of our medical needs.
5. Reliable health insurance can keep a healthy cash flow when one has to be treated.
6. Having good health insurance will give us peace of mind and certainty in the middle of uncertainty.
7. Warning: Health Insurance is not equal to investment.

Tips for Applying for Private Health Insurance

1. Read the proposal carefully, which one is included and not included ?

2. Read the summary of the insurance policy (your name, starting date, monthly or annual fee, how long you will be covered, benefits-room-ICU- ambulance, outpatient, waiting period, etc.
3. Free look is usually 14 days.
4. Unit-link vs traditional health insurances : take premium holiday, an increasing fee per year or almost fixed rate per year ?
5. Type of payments: cashless or reimbursement ?
6. Waiting period for pre-existing conditions
7. Apply for insurance that covers COVID-19
8. Know your insurance Agent

Thank you, Dr. Reny for your comprehensive review of our choices for Public or Private Health Insurance.

- PP Alex suggested that we make a list for the members, of the insurance companies available to the expat community in order to know the differences of treatments offered and prices.

The meeting was adjourned at 2:10 pm

(Minutes written by Sec. Anita)