



USE OF TRAVEL/HEALTH INSURANCE

There are two different procedures that allow you to use your insurance at Kuta Emergency:

1. **Direct billing**
2. **Pay and claim**

Bear in mind that once you choose the procedure you want to use, we are normally unable to switch it during the course of your treatment. Only if your insurance denies coverage, then you will be responsible to pay directly the treatment and claim back later.

1. Direct billing to your insurance

Patient is responsible to:

- contact the emergency line of your insurance which is normally open 24/7 (contacts are in the policy certificate/email);
- provide to Kuta Emergency or directly to your insurance the requested documents which normally are copy of your policy, copy of your passport and travel air tickets from and to Indonesia;
- inform your insurance that a GOP (Guarantee of Payment) must be sent to our email address: GOP@KUTAEMERGENCY.CO.ID;
- in case of coverage refusal, patient is responsible to pay the invoice partially or fully depending on the insurance decision;

Kuta Emergency is responsible to:

- negotiate directly the invoice with your insurance or correspondent;
- provide medical report to your insurance or correspondent;

In this process Kuta Emergency will bill the insurance directly: this might take sometime depending on numerous factors.

If Kuta Emergency does not receive a Guarantee of Payment at the time of your discharge, we will ask you to provide a **deposit** for your medical expenses.

Once your insurance will send us a GOP, your **deposit will be immediately released**.

In this process the invoice will be sent directly to your insurance and you are entitled to received only copy of your medical records.

2. Pay and claim

Patient is responsible to:

- pay the invoice with standard prices

Kuta Emergency is responsible to:

- provide you a medical report and an invoice.

You will be able to claim back the invoice to your insurance based on the contract you have.

PT. KUTA EMS LOMBOK

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