



Secure Tomorrow

Minet

AON | Global Network Correspondent

SECURING
AFRICA'S
FUTURE



Risk. Reinsurance. People.

MEDICAL THIRD-PARTY FUND ADMINISTRATION PROPOSAL

FOR

ATHLETES MEDICAL FUND

24/06/2025



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INTRODUCTION

Minet is a service driven organisation which aspires to meet the highest standards expected by our clients. We have over a long period dedicated ourselves in providing high quality services in the spaces of insurance brokerage, alternative healthcare funding models and risk mitigation services.

What We Do?

- ❖ Consultancy for Healthcare management
- ❖ Healthcare Insurance Broking
- ❖ Risk Management
- ❖ Third Party Administration of Medical Schemes
- ❖ Execution and Implementation of Corporate Wellness Programmes
- ❖ Care & Case Management

a. Experience, Expertise & Professionalism

- With over 50 years' experience and being the largest insurance broker in Uganda, our experience and proven track record is unparalleled. We are governed by strict ethical and professional codes recognised internationally.

b. Resources

- We have heavily invested in Manpower and IT capabilities.

c. Financial Stability

- We are one of the largest insurance brokers and the only Third-Party Medical Administrator in Uganda.
- ***Credit Rating – Service Providers:** We have one of the best payment records with service providers – hospitals, doctors etc.

d. "Eyes on the Market"

- Advisors on packages, and providers available in the market
- Consultants on benefit coverage, and adequacy of cover
- Negotiators on costs of provision of service to Athletes Medical Fund by Service providers.

○ Health Service Provider Network

- Unparalleled in scope
- Countrywide & Regional coverage



PROPOSED BENEFITS STRUCTURE FOR ATHLETES MEDICAL FUND

OUTPATIENT BENEFIT	UGX 2,000,000 Per Person
<ul style="list-style-type: none"> • Consultations • Diagnostic Laboratory and Radiology services • Prescribed drugs and dressings • Prescribed physiotherapy • Physiotherapy upon referral by a general practitioner and pre-authorized by the insurer • Ambulance Services (for emergency treatment only). • Basic radiology i.e. x-rays • Out of hospital non-surgical procedures such as applying plaster of paris, stiches 	
INPATIENT BENEFIT	UGX 10,000,000 Per Person
<ul style="list-style-type: none"> • Bed entitlement • Hospitalizations as a result of accidental injuries will be covered to the full inpatient limit • Doctors', Laboratory Investigations, Prescribed medicines, theatre costs including surgeon's and anaesthetist's & specialist's fees • Day care surgeries, internal prostheses, internal surgical appliances, laboratory Investigations including MRI, CT scans and Angiograms, Prescribed medicines, theatre costs including surgeon's and anaesthetist's & specialists fees while on Inpatient admission • Intensive care unit (ICU)/ High Dependency unit (HDU) covered up to the full Inpatient limit or applicable sublimit for all categories • Emergency ambulance services (Subject to overall limit) • Specialised radiology e.g. CT scans, MRI 	<p>Covered within 10M</p>



SELF FUNDED SCHEME ADMINISTERED BY MINET LIMITED

PURPOSE OF THE FUND

The purpose of this fund is to provide timely, accessible, and professional medical support to athletes in the event of injuries sustained during training sessions or competitive matches. The fund will ensure that injured players receive immediate assessment, first aid, and follow-up care to minimize complications, support quick recovery, and promote peak physical performance.

By establishing this fund, we aim to:

- Reduce downtime from sports-related injuries
- Prevent minor injuries from becoming major health concerns
- Enhance the overall health and safety of the team
- Provide peace of mind to both players and management by ensuring medical support is readily available

<u>Fees Structure-100 lives</u>	
Deposit Fund	15,000,000
Smartcard Fees For 100 Lives	1,000,000
Minet Administration Fees (18% VAT Inclusive)	15% of the Fund Deposit

Deposit Fund

This is the amount required as an initial deposit to enable the fund activities kick off.

Smartcard Fees

This will be a one-off payment of UGX 10,000/- per member per year for biometric access the healthcare. This aids the issuance of a code which member can present at the facility for treatment and capture of the bills on system to create easy identification of who, where and what amount was spent.

Minet Administration Fee.

This fee shall be 15% of the fund deposited and will go towards Minet for the administration services offered on the scheme.

Exclusions – These can be reviewed or allowed based on Athlete Medical Fund internal policy.

- Any hospital visits not related to sports injuries as stipulated.
- Cosmetic surgery
- Cosmetic dentistry
- Tinted lenses
- Orthodontics



- Intoxication
- Self-Inflicted injuries
- Alternative medicine e.g. Acupuncture.
- Hazardous pursuits -e.g. Bungee jumping, paragliding.
- IVF
- Nutritional Supplements unless prescribed by the doctor.

ADMINISTRATION OF SELF – FUNDED SCHEME

SERVICES BY MINET

- Setting Up of credit facilities as per the agreed panel of providers and credit facility management
- Payment to providers within 30 days from the date of receipt of bills
- Membership database management
- Virtual set up of Athletes Medical Fund members to access services.
- Reimbursements of claims
- Periodic reporting
- Assessing the patient's benefits and monitoring exclusions.
- Negotiating for more cost-effective rates.
- Suggesting medically appropriate alternatives to accomplish treatment, plan goals more cost effectively.
- Identifying financial distress and referring the patient or family to appropriate alternative facilities
- Our Case management function is well placed to achieve the following:
 - (a) Cost effective treatment.
 - (b) Coordinate care, be catalysts, problem solvers, facilitators, impartial advocates and educators.
 - (c) Clarify claims information activities
 - (d) Track complex cases – develop systems to identify and manage high risk cost cases.
 - (e) Be able to address spiraling expenses before they take off



➤ **Other Medical Activities:**

- (a) Contacting the patient in the hospital to assess the patient's condition.
- (b) Contacting the members of the medical treatment team to discuss the patient's course of progress and needs; clarify diagnosis, prognosis, therapy, expected permanent disability etc.
- (c) Arranging for all services required for discharge.
- (d) Providing health instructions for the patient and family.
- (e) Assisting in obtaining payer authorizations.
- (f) Assisting as a liaison between the provider and the Fund Management team where necessary.
- (f) Sharing pertinent information about the patient with the physician and working with the physician to achieve the best outcome.

MEMBER REGISTRATION PROCEDURE

We require a membership list with staff names and dates of birth for all Athletes Medical Fund members. A template of the list including details needed will be shared.

Each scheme member will be issued a member number before inception of the scheme.

CLAIMS PROCEDURES

Credit Claims

- Member will present the visit code at their preferred Clinic or Hospital.
- Treatment will be rendered. Member and treating doctor should sign the claim form which will be available at Service Providers.
- All invoices with the signed claim forms will be sent by the service provider to Minet for processing of payment to Service Providers.
- All Cases will be seen upon referral by the team Doctor.

MINET UGANDA CAPABILITIES

- Provide a seamless regional solution:
- Same Administrator & Insurer
- Medical services can be accessed regionally through the Uganda network service providers and our sister company Minet Kenya service provider panel.
- Same benefit and finance structure for both Kenya and Uganda
- Biometric and virtual SMART access



- Same reporting structure
- Administrative Fees subject to 18% VAT

SERVICE PROVIDER NETWORK IN UGANDA & KENYA

Please find the attached list of our service provider network in Uganda. The extensive list of service providers in Uganda is separately attached to the proposal.

WAY FORWARD

- ❖ Implement the Athletes Medical Fund with Minet as the administrators for benefits outlined above.

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