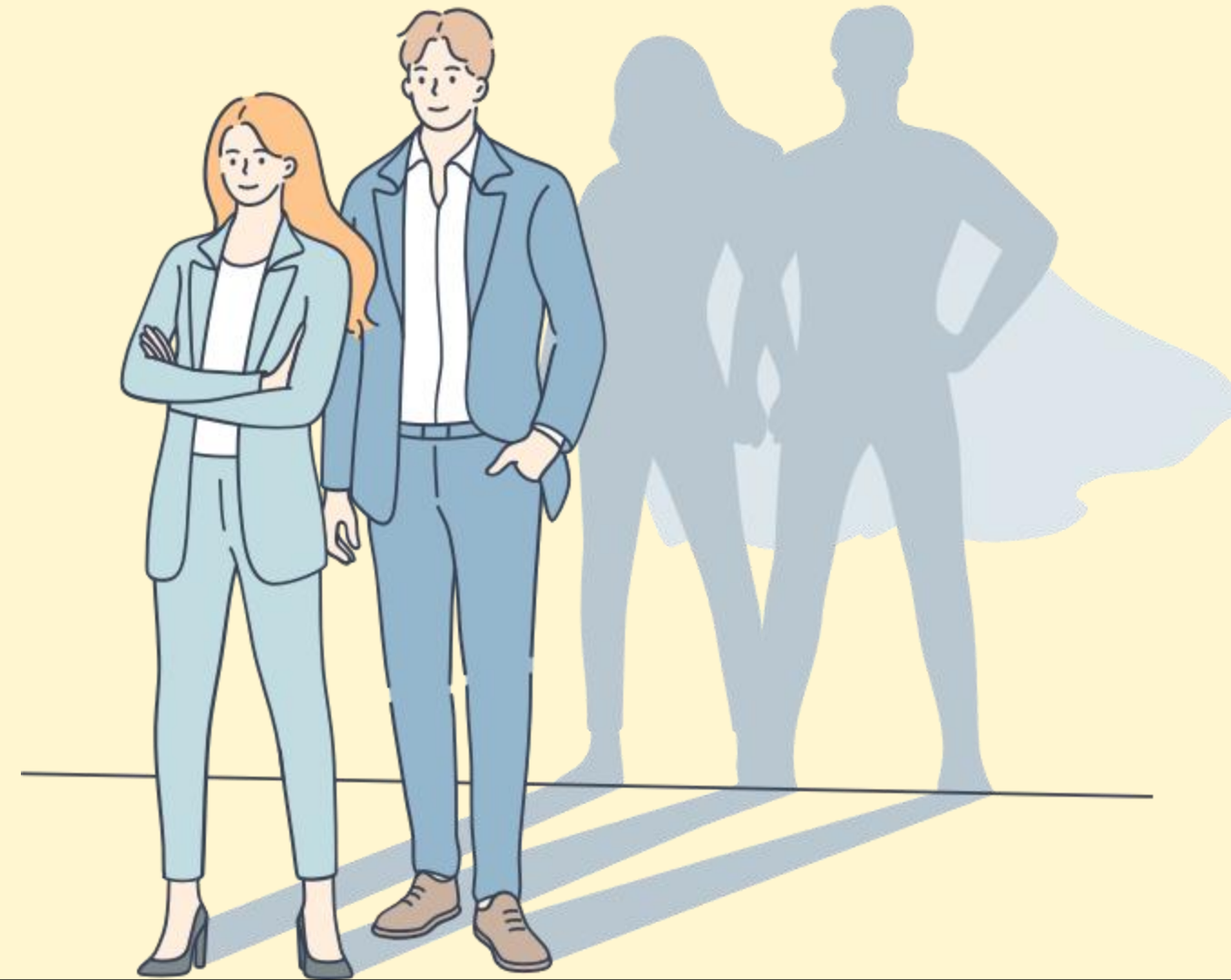




# **PATIENT USER GUIDE FOR THIRD-PARTY ADMINISTRATION (TPA) SERVICES**

**GP, OPS & IP Services**



# The groundwork of all happiness is health

## ~Leigh Hunt

Dear Customer,

We are thrilled to be your Third Party Medical Benefits Administrator (TPA)!

As your TPA, we are committed to providing you ease and accessibility in navigating your medical benefits. As your TPA, we are excited to empower you with a seamless and user-friendly experience, putting you in control of your healthcare journey.

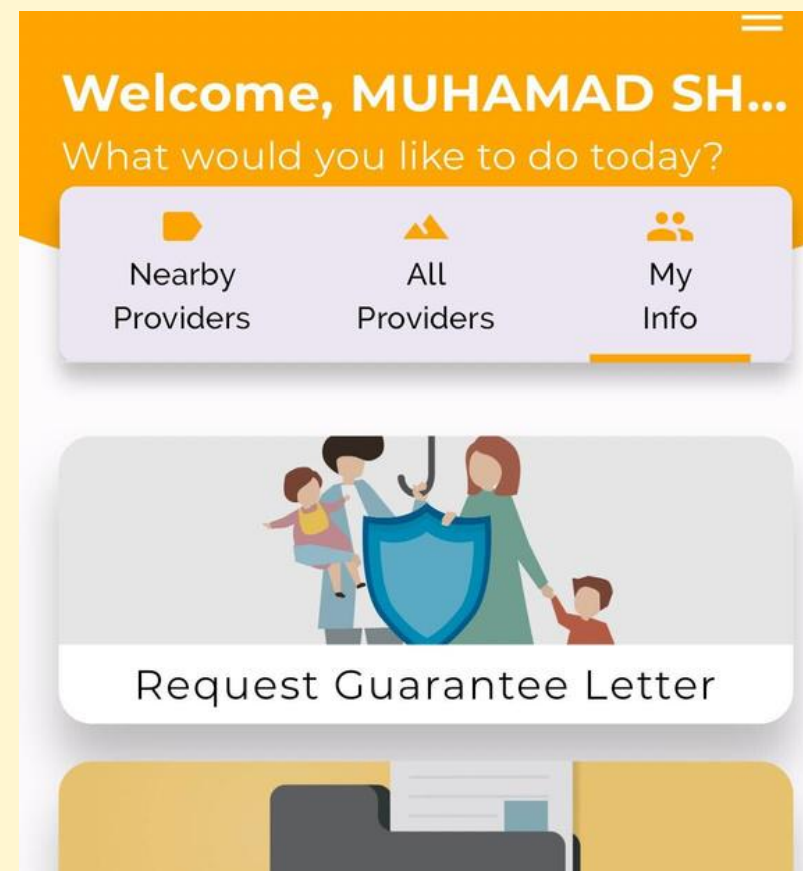


# Our Services to You:

- 24/7 Careline
- 24/7 Whatsapp contact
- 24/7 **Cashless** access to over 3000 Panel clinics & 700 Hospitals Nationwide
- e-MAS Sihatku Mobile App
- Benefits viewing Via Mobile App
- Panel Clinic & Hospital Locator
- 24/7 Guarantee Letter Request via Mobile App
- Second Opinion on Medical Queries
- e-medical card



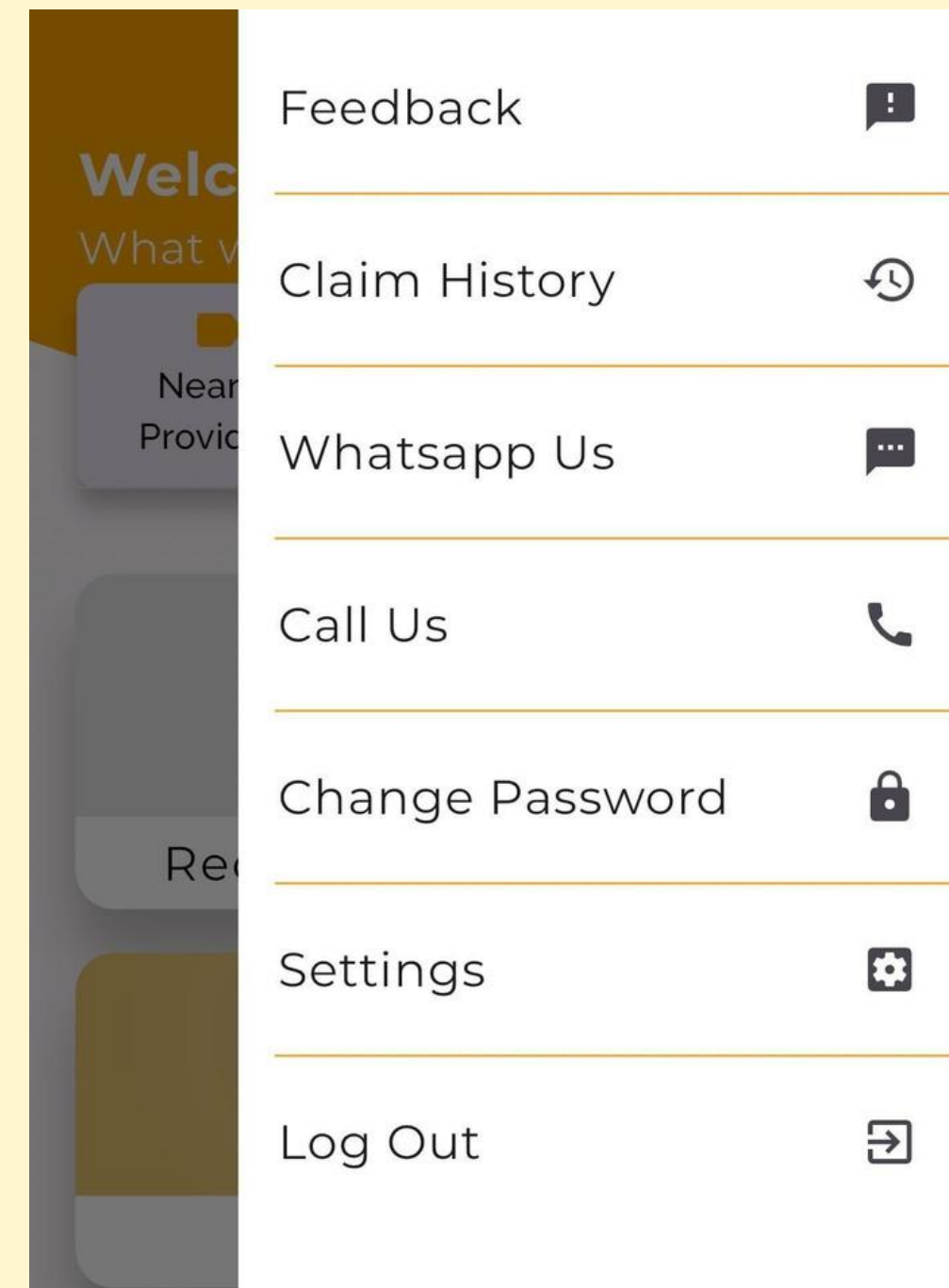
# e-MAS Sihatku Mobile Application



Scan the app at:



# e-MAS Sihatku Mobile Application



**Login using your NRIC as the  
username & Password  
Be sure to change your password!**

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Entitlement

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PLAN : XXXXXXXXXXXX  
POLICY : XXXXXXXXXXXXXS  
COMPANY : XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Outpatient Specialist

EntitlementRM 100000.00

UtilisationRM 5811.70

BalanceRM 94188.30

Hospitalisation

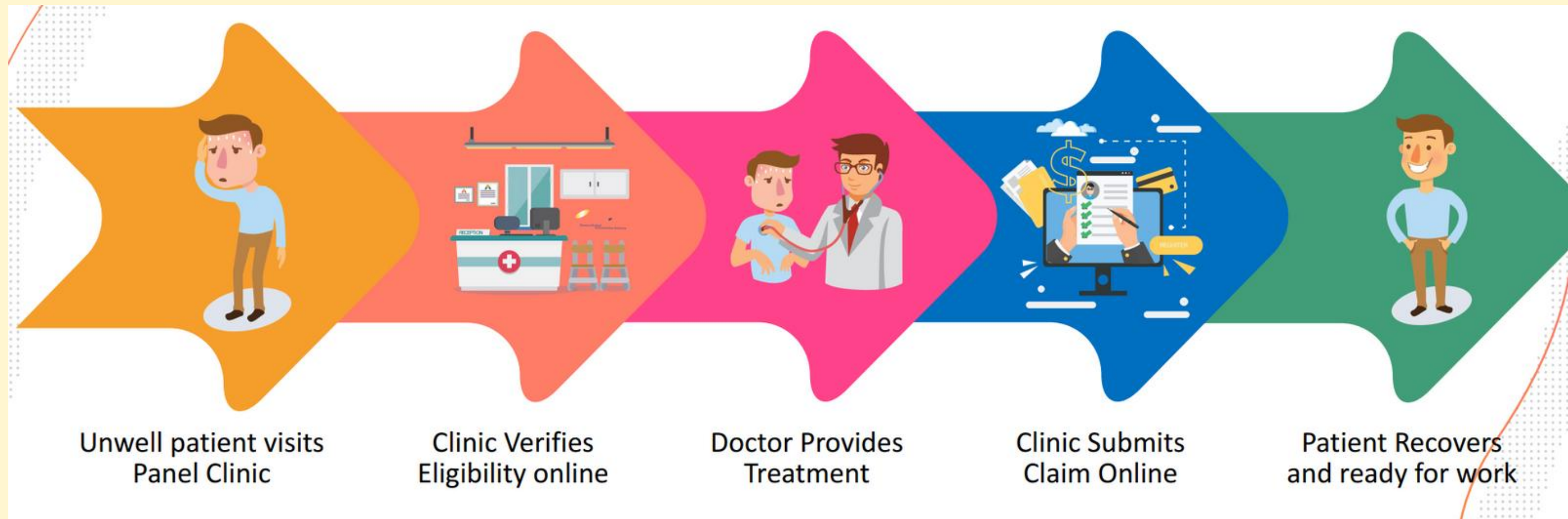
EntitlementRM 100000.00

UtilisationRM 19033.10

BalanceRM 80966.90



# What to do at an e-MAS Panel Clinic?



**If Facing any difficulty during registration:**

**Careline: 03-92130104**

- Do ensure the panel clinic has the e-MAS Decal
- Show your e-card from the mobile app
- Inform the registration staff clearly “e-MAS”
- Contact our Careline and provide the panel clinic name / location / Phone Number

# How to Request for an Outpatient GL for Specialist Treatment



Request GL Via email either in advance or Directly at Hospital

- ✓ **Referral Letter** or appointment card to be provided along with **identification** information
- ✓ Send email to **Emas.Patgl@crm.emastpa.com.my**
- ✓ Case number Generated (New email for new requests)
- ✓ Patient must provide exact treatment date & Treating doctor name

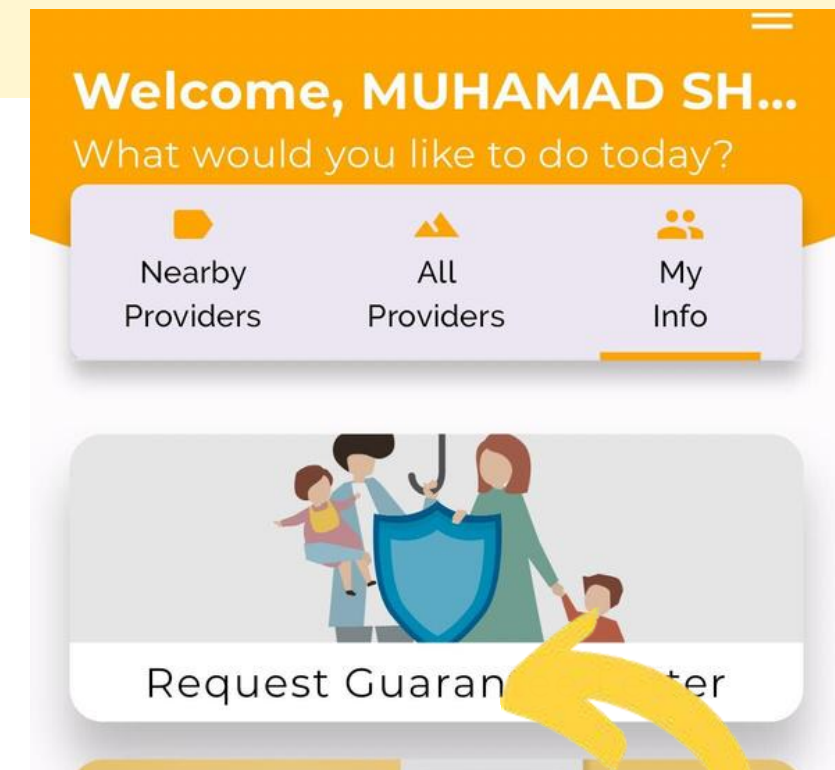


eMAS will process the request:

- ✓ Verify Eligibility
- ✓ Verify the referral
- ✓ verify the diagnosis & Treating Doctor
- ✓ Issue the Guarantee Letter
- ✓ Service Commitment:
  - ✓ within 1 working day for advance requests from patient
  - ✓ within **15-30 minutes** for live requests from hospital



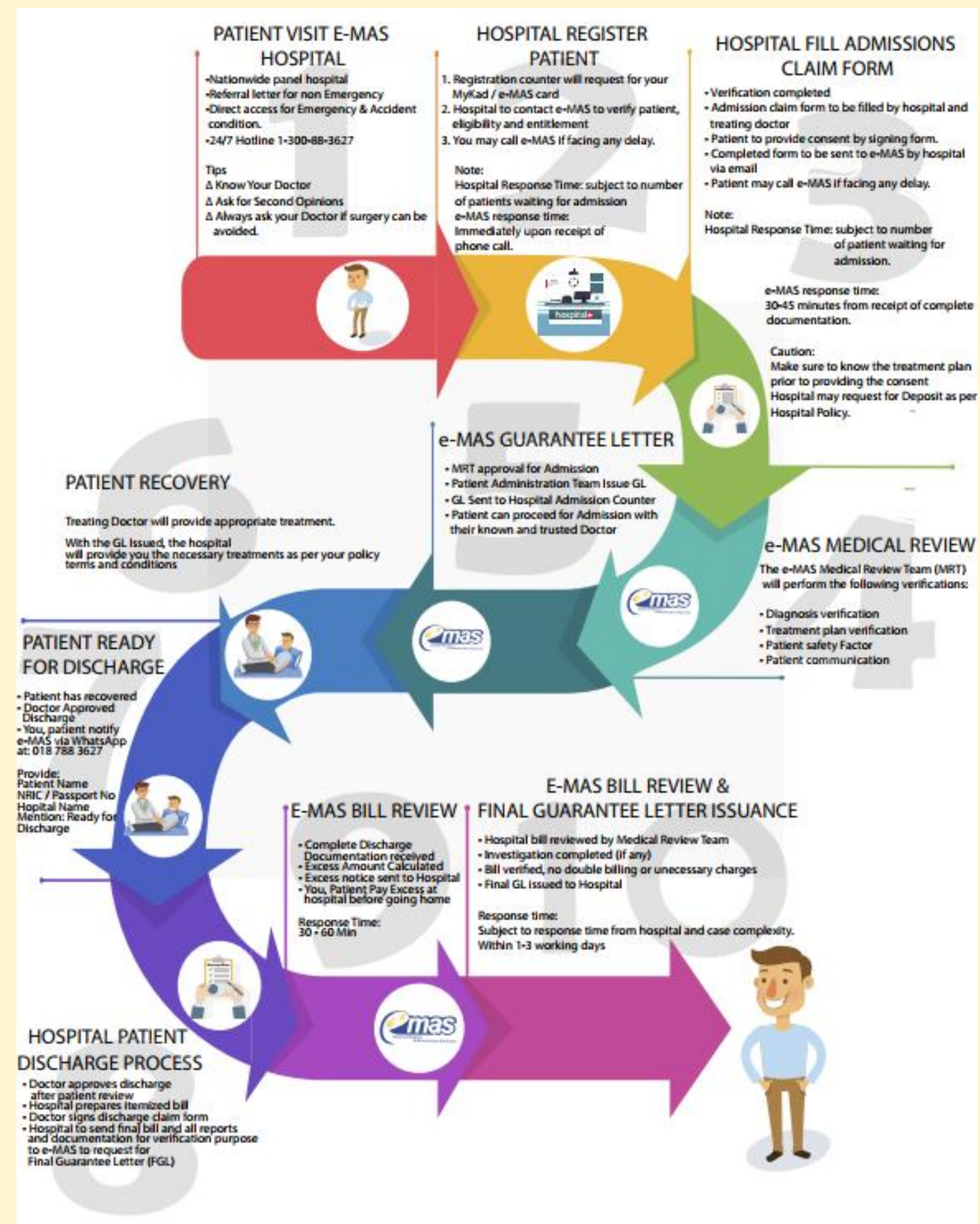
- ✓ Patient can Proceed with treatment on a **cashless** basis subject to their Schedule of benefits



**Use Mobile App**



# What to do for Hospitalisation GL?



# e-MAS Contact Points



**Guarantee Letter Requests:**  
[emas.patgl@crm.emastpa.com.my](mailto:emas.patgl@crm.emastpa.com.my)

**Careline:** [03-92130104](tel:03-92130104)

**e-MAS 24/7 Whatsapp:** [0187883627](tel:0187883627)

**Request to add on Panel clinics:**  
[Panelclinics@emastpa.com.my](mailto:Panelclinics@emastpa.com.my)

**General Enquiries:**  
[emas.support@crm.emastpa.com.my](mailto:emas.support@crm.emastpa.com.my)

# Maximising your Benefits

**Get treatment at Panel clinics first (GP), have minor procedures done in the GP rather than the specialist as it will be more cost effective**

## **Your Role in Informed Decision-Making:**

**Proactive Engagement:** Initiate a conversation with your GP about the range of services they offer and the possibility of conducting certain procedures at their clinic.

**Preference Exploration:** Assess the environment of the clinic to ensure it meets your standards for sterility, hygiene, and overall comfort.

**Budget Consciousness:** Be mindful of the potential cost savings associated with GP procedures and how they may positively impact the utilization of your medical benefits.



# Maximising your Benefits



Contact our Pharmacy Service partner for your **Long Term Medications** for better medication pricing compared to clinics & hospitals. Up to 35% cheaper!

Tigas Whatsapp Hotline: +60 18-387 6216

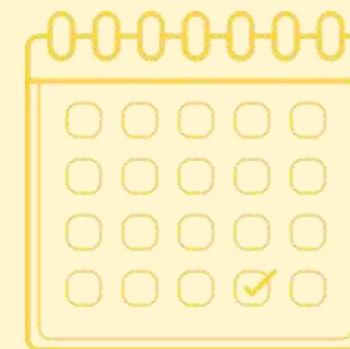
All requests must have a **valid prescription**



Get a GP Referral, They can recommend specialists based on your medical history and specific needs.



After office hour visits tend to have additional charges- Plan your visits for non emergencies.



Planned procedures are more cost effective than unplanned procedures

# Patient Safety

Clearly understand your health concern and identify the type of specialist needed, such as a cardiologist, dermatologist, or neurologist etc. Being passed around from one doctor to another will inflate your medical bill!



## Informed Consent

Detailed Explanation During Consultation, Open Communication, Availability for Questions

## Know Your Specialist

Do research on your specialist, online reviews, certifications, credentials and experience



# Patient Safety

## **Collaborative Decision-Making:**

Choose a specialist who encourages shared decision-making. A collaborative approach involves you in the decision-making process and ensures that your preferences and values are considered.

## **Reviewing Treatment Plans:**

Ask for a detailed treatment plan, including the steps involved, potential side effects, and expected outcomes. Understanding the plan in detail allows for better-informed decisions.

By carefully considering these factors and engaging in open communication, you can choose a specialist who not only has the expertise to address your health concerns but also prioritizes detailed explanations and informed consent throughout your healthcare journey.

You may also view your doctor's profile via the hospitals website. It is highly recommended to do so.

## **Second Medical Opinion:**

Considering the significance of your health, we strongly recommend obtaining a second medical opinion to ensure a comprehensive understanding of your condition prior to getting a non emergency admission. It's a proactive step toward well-informed decisions and a holistic approach to your healthcare journey.



# Frequently Asked Questions



## **What do I do if the clinic I want is not an e-MAS Panel?**

For treatment in clinics that are not in the e-MAS Panel, you will have to pay and claim first. However, you may provide feedback to us to recruit the clinic to join our panel.

## **Where can I check my Benefits?**

You may check your benefits in the mobile app.

## **What should I do if the panel clinic is not familiar with e-MAS or encounters issues with my registration?**

Please ask the panel clinic to contact e-MAS for assistance at 03-92130104

## **How should I update my dependants information?**

All dependants information have to be updated via HR

thank  you