



## Q&As on the VHIS Benefit Coverage

Have a better understanding of the benefit coverage provided by the Voluntary Health Insurance Scheme (VHIS) and act smart!

VHIS

### Q1 What is the scope of VHIS?

- VHIS covers insurance products which provide hospital insurance protection of indemnity nature (i.e. on a reimbursement basis) bought by individuals for themselves and their families, but **does not** cover insurance products which:
  - provide non-hospital medical insurance protection (e.g. general out-patient services); or
  - provide non-indemnity medical insurance protection (e.g. hospital cash, critical illness cash plans); or
  - are group insurance bought by employers for their employees



### Q2 Is hospital admission necessary for making insurance claims?

- Not necessary. All Certified Plans under the VHIS must cover the following medical services for which overnight hospital stay is not necessary:
  - Day case procedure
  - Prescribed diagnostic imaging tests (including computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined; and
  - Prescribed non-surgical cancer treatments (including radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy)

In addition, you should check whether the medical service concerned is “medically necessary”. VHIS policies include a “medically necessary” clause, insured persons should check whether the hospitalisation treatments, operations or other medical services they are planning to proceed are considered as being “medically necessary”.

“Reasonable and customary” clause is one of the principles the insurance companies follow when handling claims. If insured persons’ medical expenses exceed the “reasonable and customary” level, they will have to pay the excess amount themselves.

Claim procedures and guidelines of different insurance companies may vary, and the individual policy terms and conditions apply. Consult your insurance company or agent/broker for more information.

For more information about the VHIS, please visit the official website [www.vhis.gov.hk](http://www.vhis.gov.hk)

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