



Training Programme No: 10001385724

MII Training

# Medical & Health Insurance – Non Medical Aspects of Claims



11 & 12 November 2024



In-Person Training



## OVERVIEW

This program provides participants with a comprehensive understanding of medical insurance benefits and healthcare procedures. By course end, attendees will proficiently navigate key areas, including benefit structures, expense categorization, medical necessity upgrades, and cost assessments. They will also grasp specialist charges, claims procedures, fraud awareness, and stakeholder responsibilities. This program equips participants with essential knowledge for informed decision-making in the healthcare industry.

## TARGET AUDIENCE

Underwriters, claims assessors, sales intermediaries, customer service officers, trainers, product designers and those involved in pricing, healthcare professionals, software programmers, employee benefit professionals and third party administrators and those who are managing medical insurance claims

# LEARNING OUTCOMES

At the end of the programme, participants should be able to:

- Explain the key terminology/definition and calculate the various
- Elements of the Hospital & Surgical Insurance benefit structure
- Match the various expense items to their respective benefit
- Category and to calculate the amount of admissible and nonadmissible claims
- Explain the situation where an upgrading of room becomes medically necessary
- Explain the meaning of specialist, customary and reasonable charges
- Explain M&H claims procedures and assessment
- State the various warning signs relating to possible fraud
- Identify and state the responsibilities of the various parties involved in using, delivering and financing healthcare. explain the key terminology/definition and calculate the various
- Elements of the Hospital & Surgical Insurance benefit structure
- Match the various expense items to their respective benefit
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- Explain the situation where an upgrading of room becomes medically necessary
- Explain the meaning of specialist, customary and reasonable charges
- Explain M&H claims procedures and assessment
- State the various warning signs relating to possible fraud
- Identify and state the responsibilities of the various parties involved in using, delivering and financing healthcare.

## COURSE CONTENT

### DAY 1

**Session 1:** Medical Jargons and Abbreviations

### DAY 2

**Session 2:** What is Sickness and Injuries?

**Session 3:** Congenital Conditions

**Session 4:** Pre-existing and Long- standing Conditions

**Session 5:** Waiting Period

**Session 6:** Medically Necessary

**Session 7:** Customary and Reasonable Charges

# TRAINER PROFILE



## TAN ENG BEE

SRN, ANZII (Senior Assoc), ACS, FLMI, FLHC, FAHM, MBA (UK), CFP

Ms Tan has more than 15 years of experience in the life insurance industry. She was an experienced staff nurse and clinical instructor before she started her career as a Medical Assistant and Life Insurance Underwriter.

Ms Tan is a Senior Associate of The Australian and New Zealand Institute of Insurance and Finance (ANZIIF), Fellow in Life & Health Claims, Associate in Customer Services, Fellow of Life Management Institute, Fellow in Academy of Health Management, and holds a Masters in Business Administration,

and is a Certified Financial Planner.

Throughout her insurance career, she held the roles of Manager of the Medical and Group Insurance Department and Vice President of New Business and Claims in a leading multinational insurance company. Currently, Ms Tan is the Technical Adviser in a leading assistance company.

# PROGRAMME DETAILS



**11 & 12 November 2024**

**9.00 a.m. – 5.00 p.m.**

Registration Closing Date: 5 November 2024

## MII Member

## Non Member

**Early Bird**  
(Register before  
29 October 2024)

**Single**  
RM 1,080 / USD250

**Single**  
RM 1,180 / USD272

**Normal Fee**

**Single**  
RM 1,180 / USD272

**Single**  
RM 1,280 / USD300

**Group**  
RM 1,030 / USD240

**Group**  
RM 1,080 / USD250



# HRD Claim Application



Malaysian Insurance Institute (MII) courses have been granted the status of Approved Training Programme (ATP) under the Human Resources Development Act 1992. Based on Training Providers Circular No. 3/2021, PSMB has imposed a requirement that training providers need to register their training programme under the HRD Corp Claimable Course Scheme to offer training to the employers who are registered under the Human Resource Development Corporation (HRD Corp).

## 1. What is HRD Corp Claimable Courses?

HRD Corp Claimable Courses formerly known as SBL Khas is a scheme to assist registered employers, especially those with limited resources to train and upskill their employees in line with their operational and business requirements. Under this scheme, HRD Corp will pay the course fee (subjected to 4% service fee from 1<sup>st</sup> April 2021) directly to the training providers by deducting the amount from the employers' levy account. HRD Corp will also pay other claimable allowances to the employer.

## 2. How are Training Providers or Employers to submit for HRD Corp Claimable Courses?

Malaysian Insurance Institute (MII) will submit their Courses registration via the HRDC e-Tris system. Once course is approved as Claimable Course (previously known as SBL Khas course), the approved course will appear in the HRDC e-Tris system.

Employers will need to access the e-Tris system to select the course and submit to HRDC for grant approval. The total claimable amount is subject to the approval of each Employer individual grant application, Once HRDC approves Employer grant, the company must provide the approved grant code to Malaysian Insurance Institute (MII).

After the training is conducted, Employers are required to complete HRDC Attendance Reports eg. JD14 and submit necessary documents to ensure HRDC settlement of Malaysian Insurance Institute (MII) invoice.

Malaysian Insurance Institute (MII) will submit the invoice directly to HRDC with the approved grant code for each participant or Employer.

## 3. How to submit the grant application?

Please click on link for information on training grants application:  
<https://hrdcorp.gov.my/employer-guidelines/>

## 4. What are the supporting documents required?

Please click on link for information on training grants application:  
<https://hrdcorp.gov.my/skim-bantuan-latihan-khas-sbl-khas-2/>

### Important Notice

- Effective **1<sup>st</sup> August 2019**, training programmes must commence within **six (6) months** from the date of training grant applications are made and training claim submissions must be made **not more than six (6) months** from the date the training programmes are completed.
- Application must be submitted by employers before training date commencement
- Please click on the following link for more information on training claims application - <https://hrdcorp.gov.my/employer-guidelines/>

For more information and updates on HRDC, please refer to its official webpage at [www.hrdcorp.gov.my](http://www.hrdcorp.gov.my). Should you have any problem in accessing your e-Tris account, kindly forward the issue to HRDC IT Help Desk at [ithelpdesk@hrdcorp.gov.my](mailto:ithelpdesk@hrdcorp.gov.my)

## Application Process

### 01 Application via e-Tris

Documents Required:

- ✓ Quotation / Invoice
- ✓ Training Schedule / Course Content
- ✓ Trainer Profile

### 02 Approval

Documents Required:

- ✓ To share Grant ID to Training Provider

### 03 Claim

Documents Required:

- ✓ Itinerary (airfare) - if any
- ✓ Receipt & Invoice (transportation) - if any



**Malaysian Insurance Institute**

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