



**Medical  
Arrangements**



**Assessment &  
Processing**



**Guarantees of  
payment**

## **Ulink Assist Myanmar**

Third Party Administration and Assistance in Myanmar



**Concierge Services**



**Assistance &  
Evacuations**



**Myanmar since  
2015**

# Ulink Assist is the largest independent TPA in Myanmar

**2015** YANGON OFFICE  
OPENS

**2** ASSISTANCE CASES  
EVERY WEEK

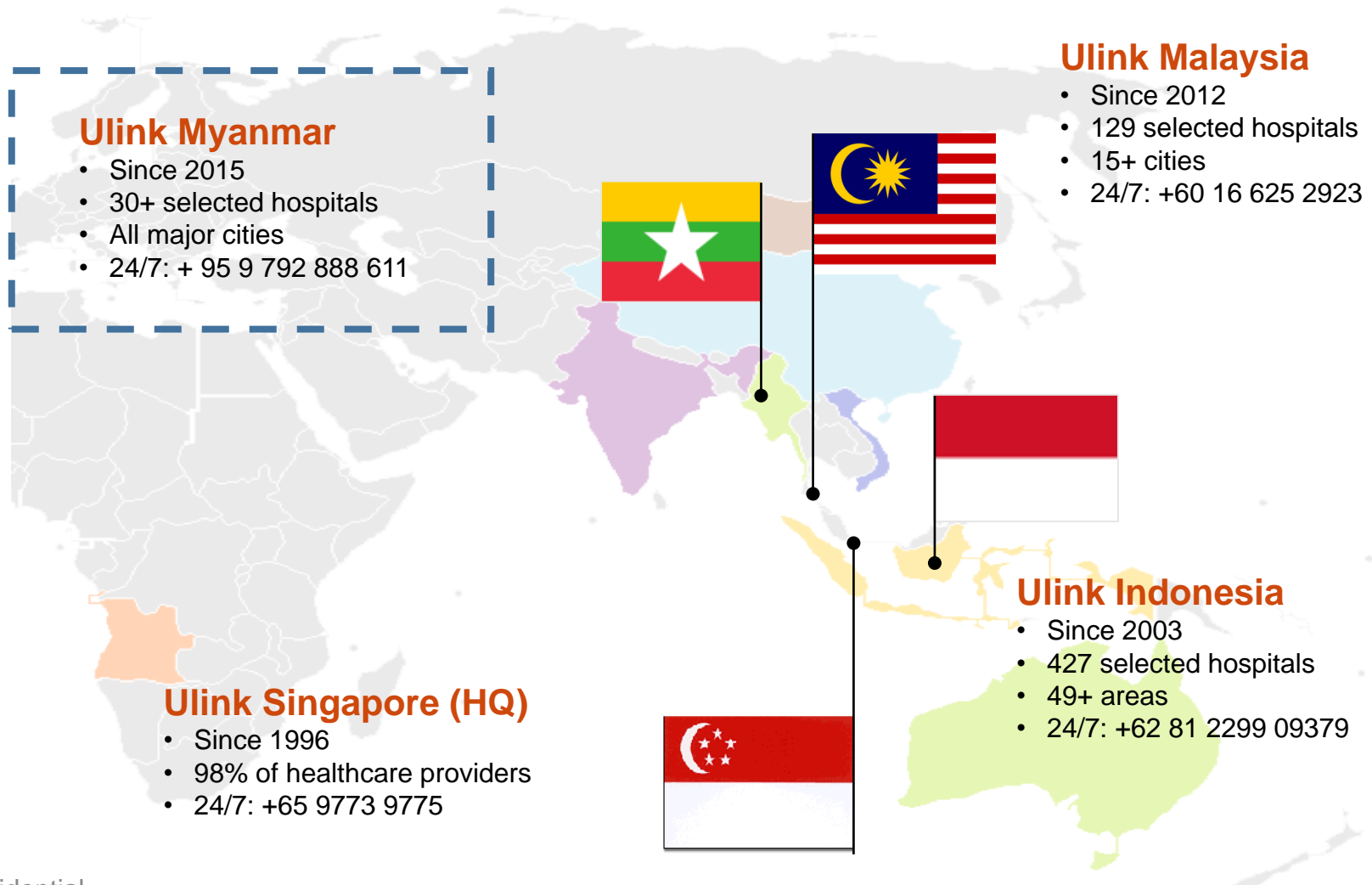
**140** + OF THE BIGGEST  
EMPLOYERS IN MYANMAR  
USE ULINK'S TPA SERVICE

**25** + HEALTHCARE  
PROVIDERS  
IN ULINK'S CASH-LESS PANEL

**25** + THOUSAND  
INSURED POLICYHOLDERS

**1,200** + INSURANCE  
CLAIMS  
PROCESSED in  
MYANMAR MONTHLY

# Ulink's regional presence



# Ulink Assist Myanmar

(Company Registration No.: 105991568)



## Highlights

- Operating in Yangon since 2015
- Centrally-located office in Yangon, Times City
- 24-hour call assistance
- On-the-ground team including medical doctors
- Myanmar and English language capabilities



[www.UlinkMyanmar.com](http://www.UlinkMyanmar.com)



[enquiry@ulinkmyanmar.com](mailto:enquiry@ulinkmyanmar.com),  
[admin@ulinkmyanmar.com](mailto:admin@ulinkmyanmar.com)



16-09, Office Tower 2, Times City, Hanthawaddy Road, Kamayut Township, 11041, Yangon



(95) 9 792 888 622, (95) 9 792 888 611



[www.facebook.com/ulinkmyanmar](https://www.facebook.com/ulinkmyanmar)

# Insurers and employers are able to provide the full range of medical support to their members



Out-patient and in-patient arrangements at accredited healthcare providers



Treatment plans & price estimates.  
Obtaining all medical info for assessment of coverage



Processing reimbursements accurately and within TAT



Cash-less treatment at top hospitals and clinics



Collection of excess/co-payment



Emergency medical assistance



Invoice review for cost containment



24/7  
Call centre

# Set up a Myanmar provider network in 1-step

## Selected providers:

33

Medical in-panel providers

18

Hospitals

15

Clinics, specialist centres, optical clinics, dental clinics and labs

9

Cities across Myanmar

Full listing available in Appendix

### Yangon



### Myitkyina



### Mandalay





# Myanmar's top employers entrust their employees to Ulink Assist Myanmar



Ulink Assist manages the health insurance claims of **>25,000** insurance policy holders in Myanmar.

# Clients trust Ulink because...



**On-the-ground** team with medical expertise and **Myanmar and English** language capabilities. Our 24/7 hotline is experienced at answering insurance-related enquiries



Able to issue **GOPs and cash advance** at **top medical providers** in Myanmar – set up a provider network in one step. We help obtain all the information needed for assessment of coverage



**Advanced claims management system (iAS)**. Faster claims verification, assessment and approval times



We have full assistance capabilities when your **employees travel outside of Myanmar** to Bangkok, Singapore, or anywhere else in the world



Insurers tap on Ulink's past **claims statistics** in Myanmar for their product creation and underwriting



**Trusted by top employers** in Myanmar including Telenor, Japan Tobacco, Coca Cola, etc. We also hold regular info sessions with HR and providers to familiarise staff with LOG and claims processes





## Assistance in Myanmar



# Be prepared in times of emergencies



## Emergency Evacuations

24-hour hotline:

Indonesia: (62) 812 299 09379

Singapore: (65) 9773 9775

Myanmar: (95) 9 792 888 611

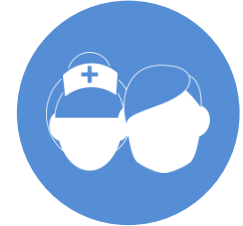
China: (86) 130 7283 7794



Air ambulance



Ground ambulance  
and  
medical equipment



Medical team  
escorts  
(emergency-trained)



Patient  
accompaniment  
and language  
translation



Doctor home  
visits or tele-  
consults



Repatriation of  
Mortal Remains  
(RMR)

**Ulink coordinates 2 – 3 evacuations  
every week**



## Health Insurance TPA in Myanmar



# Myanmar TPA

24/7: 096 611 0 8822



**Myanmar's Leading Insurance Claims Company**

**မြန်မာနိုင်ငံ၏ ဦးဆုံးသော အာမခံ ဝန်ဆောင်မှုကုမ္ပဏီ**

**Trusted by top insurers:**

ထိပ်တန်းအာမခံကုမ္ပဏီများ၏ ယုံကြည်စိတ်ချမှု  
အပြည့်အဝ ရရှိထားသော :



More: <https://www.ulinkmyanmar.com>



# Cash-less medical treatment (at panel providers)

Non-Emergency Treatment at Panel Clinic / Hospital

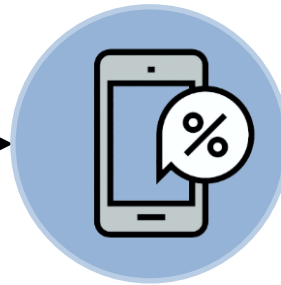
Download our claims form



Activate Ulink before  
visiting a panel clinic\*



Receive LOG on  
mobile phone



Head to clinic and present  
copy of LOG

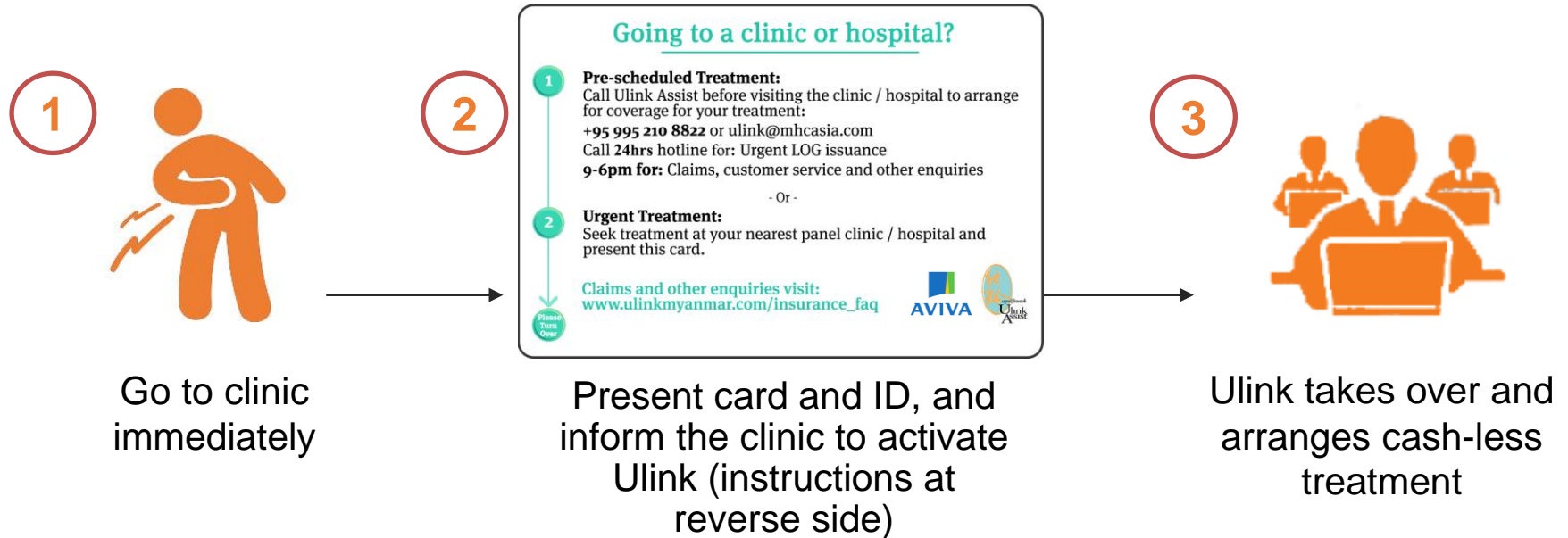


Receive  
treatment

(95) 995 210 8822

\*Via hotline, email or member portal (4Q20)

# But what if it's an emergency?



**For Clinics and Hospitals**

- The charges for this patient's medical treatment may be covered by his Insurer
- This card is for policy identification only and is not a guarantee of coverage
- Please call Ulink Assist to check member's eligibility for letter of guarantee: +95 995 210 8822
- The use of this card is governed by terms, conditions and exclusions in the Policy issued to the Policyholder
- The Member must present the card together with the NRIC or staff card (stating member's name and company) at the point of registration/consultation.

Ulink Assist Co., Ltd. (Myanmar) (Co. Reg. No.: 20FC)

+95 995 210 8822

Room 312A, 51st Street  
Mahar Nawarat Condo  
Botataung Township, Yangon

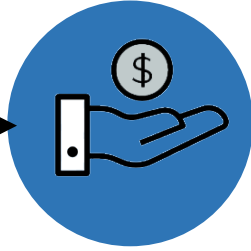
# Reimbursements (non-panel provider)

Treatment at Non-Panel Clinic / Hospital

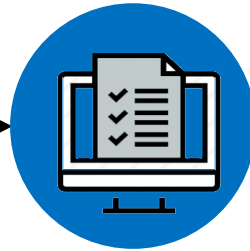
Download our claims form



Receive treatment at  
non-panel clinic /  
hospital



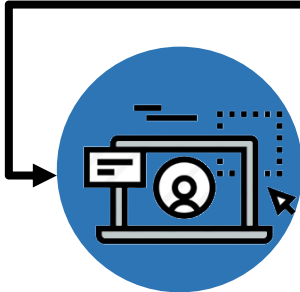
Make payment at  
discharge



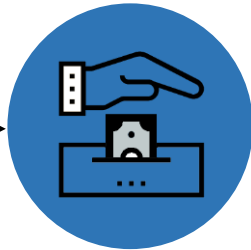
File claim



Submit soft copies of claim  
documents and invoice  
to Ulink Assist at  
[claims@ulinkmyanmar.com](mailto:claims@ulinkmyanmar.com)  
or to your broker



Claims assessed  
by Ulink Assist



Receive reimbursement  
via bank transfer

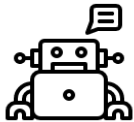


# Systems Architecture



## SECURITY

System security features include 2FA, back-ups, firewall, encryption for personal data, etc., supported by Ulink's internal ISM, PDP and BCP guidelines



## CHATBOT\*

Via Facebook Messenger. Members get answers to standard questions about policy, claims and panel providers, or access to Operations Team for more specific enquiries



## HOTLINE

Dedicated SIP line (30CC) hotline for each client. Phone management system with IVR, ACD, call recording, call reports, etc.



## HELPDESK/TICKETING

Omni-channel cloud-based helpdesk system with ticketing, with agent assignments, automations, SLA monitoring, etc.



## MEMBER ONLINE PORTAL\*

Members submit LOG requests, submit claims, check on claims status and remaining policy limits, book medical appointments and access membership e-cards



## CLAIMS MANAGEMENT SYSTEM (iAS)

Advanced cloud-based claims management system with automations, digitisation and multi-level checks and balances, for faster and more accurate claims processing

\* Effective 4Q20

# Robust claims management system

SYS Member No.	098217800	Member No.	887642TML395
Member Name	[REDACTED]	Member Type	Applicant
SYS Policy No.	000522-000-00001	Policy No.	[REDACTED]
Plan CCY	USD	Plan	MED 500(MAT 1.5K, VS 100, VAC 50, DT 200, TAL 25)
Eff. Date	19/11/2018	Exp. Date	13/11/2019
Broker No.	BR00001a	Broker Name	[REDACTED]

Benefit Types	Benefit Heads	Limit	Original	Balance
Inpatient	Inpatient	Amount for Year	5000	4995.59
Inpatient	Operation Room Charge	Amount for Year	5000	5000
Inpatient	Prescribed Medicine	Amount for Year	5000	5000
Inpatient	Room & Board	Amount for Year	5000	4995.59
Outpatient	Outpatient	Amount for Year	500	493.44
Outpatient	Office Visit	Amount for Year	500	494.96000000000004
Outpatient	Prescribed Medicine	Amount for Year	500	498.48
Outpatient, Vision	Laboratory Charges, Office Visit , Prescribed Medicine, Specialist consultation, Vaccination, X-Ray, Routine Eye Check, BEN_HEAD_VS_FOHG, BEN_HEAD_VS_FOHG_OVRD, Spectacles	Amount for Year	500	493.44

**Centralised census database**  
Members' personal information are constantly kept updated and stored a secure system

**Efficient claims processing**  
Member's medical history and remaining annual limits are automatically updated after each medical visit

# Robust claims management system

Plan Ben Type Ben Head Combine Type Combine Head Premium Sum Insured

### Plan Details

Product	MD	Product Type*	ULEMBP - Employee Benefits Programme
Ref. Product Type*	SM - Standard Medical Plan	Company	ULINK
Plan ID	1939	Revision No.	01
Effective Date*	01/01/2018	Expiry Date	
Description*	MEDICAL AND HOSPITAL (IP, OP, VS, DT)	Bed Type	P - Std. Private
Currency	USD - US Dollar	Bed Type Inclusion	
TAL	NIL Outside Mainland China Outside Greater China U.S.A. North America Outside Asia Outside Bangladesh Outside Bhutan Outside India Outside Maldives Outside Nepal Outside Pakistan Outside Sri Lanka Outside Myanmar		

### Procedure Limit

Category	
	Add Delete

### Pre-Exist Condition Limit

No. of Year (optional)	Co-Insurance %
	Add Delete

### Out-Of-Area Treatment Limit

Benefit Type	Treatment Country	No. of Days	Limit Amount
			Add Delete

### Treatment Geographical Limit

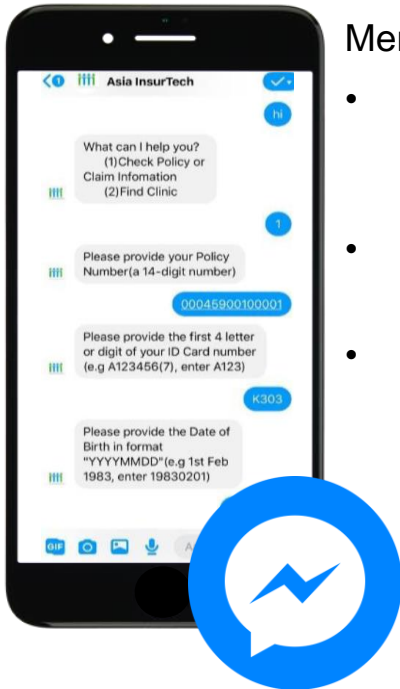
Benefit Type	Treatment	Matching (Treatment)	Treatment Country	Matching (Geo)	Benefit Type Override

**Consolidated group health insurance coverage details**  
Member's company benefit entitlements, plan type, policy start and end date are centralised in a single location

**Fast pre-authorisation**  
Member's benefits and limits are organised according to treatment type, geographical area and exclusions, enabling fast processing of claims

# Coming in 4Q20!

## Chatbot on Facebook Messenger



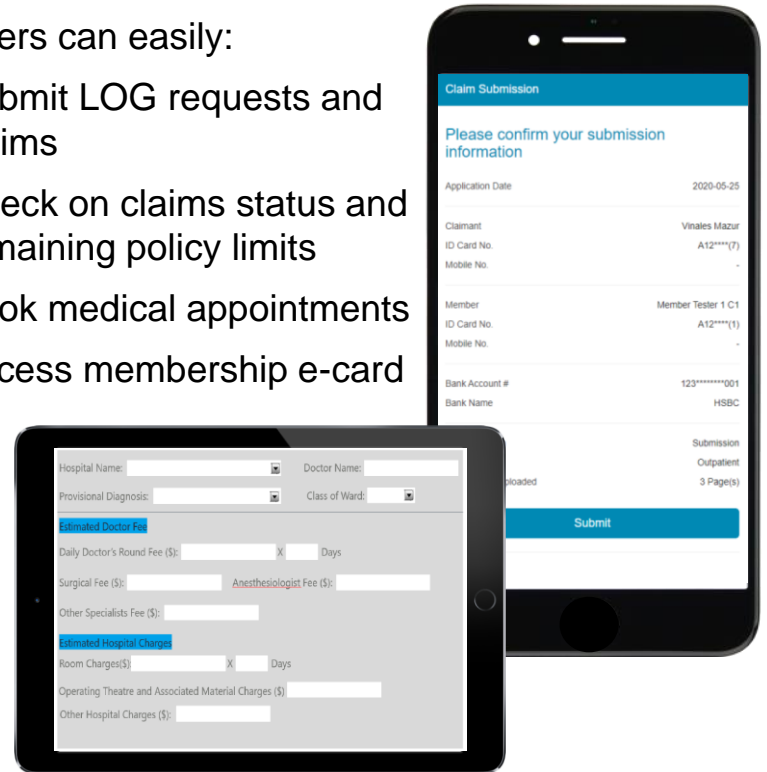
Members can easily:

- Get answers to policy / claims-related questions
- Information about panel providers
- Access Operations Team for more specific enquiries

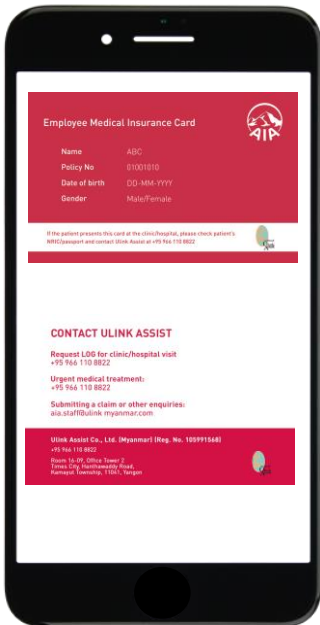
## Member Portal

Members can easily:

- Submit LOG requests and claims
- Check on claims status and remaining policy limits
- Book medical appointments
- Access membership e-card



# Coming in 4Q20!



## E-cards

- Faster issuance time – members self-register e-card accounts
- Lower issuance costs
- E-cards are terminated when members leave the program

## Telemedicine

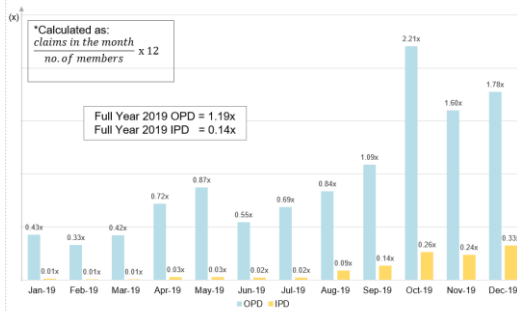
- Adding MyanCare to provider panel
- Cash-less, with dedicated member pathway

<https://www.myancare.org/>

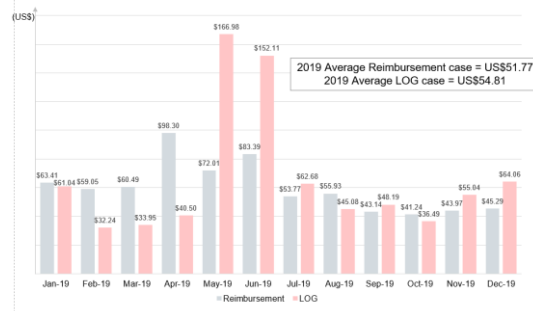


# Extensive Myanmar Claims Data to assist with the insurer's product development and underwriting

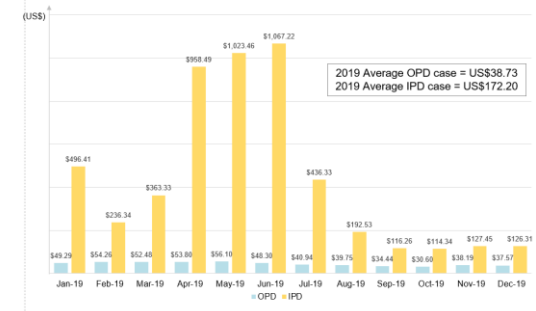
Number of Claims Per Member (Annualised)



Average Size of Approved Claim – Reimbursement case vs LOG case



Average Size of Approved Case – OPD vs IPD



Top 20 Claim Reasons

Rank	Diagnosis	Percentage
1	Common Cold / Cough / Fever	13.27%
2	Vision Issues	12.66%
3	Joint/Muscle Issues	6.22%
4	Dental	5.76%
5	Vaccination	5.00%
6	Maternity Issues	3.64%
7	Check-Ups	3.42%
8	Infections	2.58%
9	Diabetes	2.38%
10	Allergy	1.65%
11	Flu	1.49%
12	Stomache / Diarrhoea/ Vomiting	1.35%
13	Injuries	1.19%
14	Cyst	1.12%
15	Headache	1.10%
16	Chest Issues	1.10%
17	Liver Issues	0.95%
18	Chikungunya Virus Disease	0.82%
19	Kidney Issues	0.82%
20	Heart Issues	0.72%
Others		32.77%
Total		100.00%

Distribution of Approved Claims – OPD

Percentile (%)	Amount (USD)
90	\$99.76
80	\$63.79
70	\$42.76
60	\$30.38
50	\$22.66
40	\$18.75
30	\$13.71
20	\$10.42
10	\$6.77

Top 10 Providers – OPD

Rank	Provider	Percentage
1	Asia Royal Hospital	9.89%
2	Grand Hantha Hospital	7.33%
3	Aung Yadana Hospital	4.22%
4	Parami General Hospital	3.89%
5	iQ Vision Eye Care Center	3.63%
6	Pun Hlaing Siloam Hospital	3.51%
7	OSC Hospital	3.45%
8	Path Lab Diagnostic Centre Co. Ltd.	3.35%
9	American Vision	2.74%
10	City Hospital	2.04%
Others		55.96%
Total		100.00%

...and much more

# Improved member experience



## **Dedicated 24/7 Myanmar hotline: 0995 210 XXXX**

Manned by Myanmar and English speakers for better customer service



## **On-the-ground operations team**

Better acceptance of cash-less benefits at top medical clinics in Myanmar.  
Walk-in submission of claims



## **Myanmar bank account**

Less fees and faster reimbursement



## **Advanced claims management system**

Faster claims verification, assessment and approval time. Members can access system to check remaining limits (work in progress)



## **Increased acceptance in Myanmar**

Ulink team helps to socialise the insurer's policy with HR, brokers and clinics/hospital



# Experienced team with insurance knowledge



# Questions?



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**Medical and Business**  
**Development Officer**

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- Engagement enquiries
- Networking (clinics/hospitals)
- Partnerships
- Workshops



**Tan Chien Wei**  
**Director**

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**Tin Zaw Myo**  
**Operations Manager**

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- Ops matters
- Case related enquires
- Service providers
- Compliance



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