

FAQs on Revised Outpatient Care, Ambulatory Services, and Medications Policy

1. Why has a cap on outpatient services been introduced?

The cap on outpatient services aligns the student health plan with best practices in health insurance, which typically do not offer unlimited coverage. It aligns the plan with the coverage provided to faculty and staff, ensuring fairness and sustainability. The limit was set based on the general healthcare needs of AKU students, balancing reasonable coverage with resource availability. Alternatives for exceptional or catastrophic circumstances are also in place.

2. How was the PKR 60,000 limit determined?

The PKR 60,000 cap was set after evaluating the average healthcare utilization of AKU students. It provides adequate coverage for most outpatient care while maintaining the plan's financial sustainability. This amount ensures reasonable support for typical healthcare needs, with additional provisions available for more serious or unexpected medical situations.

3. Why don't other programs or insurance plans offer unlimited coverage, but this plan did before?

Unlimited coverage is uncommon in health plans for students, faculty, or staff. The cap helps manage resources fairly and ensures the program's long-term sustainability. It allows equitable access to care while addressing everyone's needs, including students with higher healthcare demands.

4. What happens if I need more medical care than the annual cap allows?

Additional support may be available through the Student Medical Assistance Fund if your medical costs exceed the cap. If you anticipate higher costs, please reach out to the Student Health Physician to discuss available options.

5. Will there be any flexibility for students with chronic or serious medical conditions?

Yes, students with chronic or serious conditions will receive support. The health plan is designed with flexibility, allowing for additional care if necessary. Contact the Student Health Physician to discuss your specific needs and available options for additional support.

6. What does the "pro-rata basis" mean in this context?

A pro-rata basis means that the annual allowance of PKR 60,000 will be divided and allocated proportionally throughout the year. If you use services early in the year, the remaining allowance will be reduced accordingly.

7. Will the unused portion of the annual allowance be carried over to the next year?

The annual allowance resets yearly, and any unused portion will **not be** carried over to the next year.

8. What services are covered under this annual allowance?

The annual allowance applies to **outpatient services, ambulatory care, and medications** provided by the Student Health Service, subject to the referral from the Student Health Physician or Nurse.

9. Will inpatient/ER services and urgent care be affected by this revision?

No, this policy revision does not affect inpatient services, emergency room (ER) visits, or urgent care. These services will continue to be provided per the existing guidelines, and the annual allowance for outpatient services does not apply to them.

10. How can I access outpatient services if I need them?

You must first receive a referral from the Student Health Physician or Nurse to access outpatient services. Without this referral, services will not be covered under the Student Health Plan.

11. What happens if my medical expenses exceed the PKR 60,000 limit?

If your medical expenses exceed the annual allowance, you may be required to pay the excess amount out of pocket.

12. What happens if I reach the PKR 60,000 limit before the end of the year?

Once you reach the annual limit, you must cover any additional medical expenses yourself. We encourage you to monitor your usage throughout the year to manage your allowance effectively. If you are unable to cover costs beyond the cap, you may be eligible to apply for the *Student Medical Assistance Fund (patient welfare)*.

13. Are there any exceptions to the PKR 60,000 limit?

Yes, there may be exceptions for students with outstanding medical needs. If you believe your condition requires additional care beyond the annual allowance, please get in touch with the Student Health Physician to discuss your situation further. They will assess your case and guide you on how to proceed.

14. Can I still see a specialist or visit the consulting clinics if I exceed the limit?

Yes, but any costs beyond the PKR 60,000 limit will be your responsibility. Referrals to specialists or consulting clinics will still be covered if they fall within the annual allowance. If you have outstanding medical needs, please consult the Student Health Physician to explore options.

15. Will the referral process change with this new policy?

The process for obtaining a referral remains the same. You must still see the Student Health Physician or Nurse for a referral before accessing outpatient services.

16. How will the Student Health Service team help me track my allowance usage?

The Student Health Physician and Nursing staff will assist you in tracking the usage of your annual allowance, and you will be informed if you're nearing the limit. If you have outstanding medical needs, please get in touch with the Student Health Physician to discuss your situation.

17. How is this policy different from the previous plan?

Previously, there was no financial cap on outpatient services or medications. With the introduction of the PKR 60,000 limit, students now have a defined allowance that ensures resources are available for those who need them while preventing overuse. Students with outstanding medical needs may still have exceptions to this limit.

18. How will this policy affect students with chronic conditions or ongoing treatment needs?

The allowance may be consumed more quickly for students with chronic conditions or ongoing medical needs. In such cases, we encourage students to contact the Student Health Physician to discuss how their ongoing treatment needs can be managed within or beyond the annual allowance.

19. What should I do if I have concerns or questions about how this policy affects my healthcare?

Please contact the Student Health Physician if you have any concerns or need further clarification about the new policy. They are available to discuss your situation, especially if you require additional support for medical needs.