

Frequently Asked Questions – (FAQ) on the Application Process for Home-Ward Programme by SPEEDOC

1. What is Home-Ward Programme?

Home-Ward Programme administered by SPEEDOC, provides home-based medical services and solutions. It offers the convenience of receiving medical treatment within the comfort of your own homes for medical conditions that can be monitored and supported on an inpatient basis at your home without compromising the level of care. The programme is applicable for those needing treatment for Dengue, Gastroenteritis, Upper Respiratory Tract Infection, Lower Respiratory Tract Infection (altogether “Eligible Illnesses”).

2. Who is SPEEDOC?

SPEEDOC provides home-based medical services and solutions that allows users to seek medical care and services from home.

Their aim is to drive the world’s medical care needs out of hospitals and clinics by bringing a full range of healthcare services delivered to people’s homes.

These services include doctor and nurse home visits, video consultations, pre-admission screening, and remote health monitoring.

SPEEDOC’s services have evolved to provide hospital-level care at home through virtual hospital model, working with multiple hospitals and medical centers to provide virtual home hospital care. SPEEDOC’s vision remains unchanged: to push healthcare beyond current times. Please visit <https://my.SPEEDOC.com/> for more details.

3. Who is eligible for Home-Ward Programme?

Home-Ward Programme is made available to Manulife’s medical customers (insured) residing in Klang Valley. The policy must be paid up-to-date, still be in force, with no exclusion on the Eligible Illnesses covered by Home-Ward Programme and onset of illness is not within 30 days of waiting period, subject to policy terms and conditions at the time of receiving home treatment service (“Eligible Customers”). For any updates or changes to the eligibility and terms and conditions of the Home-Ward Programme, please visit www.manulife.com.my/homeward.

4. What are the services included in Home-Ward Programme?

- Home visits by doctor and nurse(s).
- Diagnostic test, medication, treatment, or support.
- 24/7 SPEEDOC customer care hotline.

If Eligible Illnesses develop to a severe condition, SPEEDOC may provide the following services at no additional costs:

- Referral letter will be issued to medical service centre.
- Assistance with hospital admission (provide necessary information required by attending doctor).

5. What are the benefits of Home-Ward Programme?

- **No Upfront Payment:** Begin your home treatment without having to pay anything upfront, making the process seamless and hassle-free, subject to applicable terms and conditions.
- **No Reset of No Claim Discount (NCD):** You can continue to maintain current NCD of your existing plan(s) (applicable to plans with NCD features).
- **Daily Cash Allowance:** For each enrollment in the programme, you will receive a Daily Cash Allowance of RM50, up to a maximum of 5 days.

6. What are the criteria for home treatment under Home-Ward Programme?

The list below is indicative only and non-exhaustive.

Eligible Illnesses	Criteria
Dengue	<ul style="list-style-type: none"> ✓ Aged between 16 to 59 years old; ✓ Not immunocompromised¹; ✓ Well-controlled comorbidity²; ✓ Have at least one (1) family member or caregiver at home; ✓ Able to perform activities of daily living ("ADL")³; ✓ Not pregnant; ✓ Have adequate platelet count; and ✓ No severe dengue symptoms such as confusion, severe abdominal pain, bleeding, and shock.
Gastroenteritis	<ul style="list-style-type: none"> ✓ Aged between 10 to 70 years old; ✓ Not immunocompromised¹; ✓ Well-controlled comorbidity²; ✓ Have at least one (1) family member or caregiver at home; ✓ Able to perform activities of daily living ("ADL")³; ✓ Not pregnant; and ✓ No bleeding, recent abdominal/head trauma, severe dehydration, diarrhea for more than seven (7) days.
Upper Respiratory Tract Infection ("URTI")	<ul style="list-style-type: none"> ✓ Aged between 10 to 70 years old; ✓ Not immunocompromised¹; ✓ Well-controlled comorbidity²; ✓ Have at least one (1) family member or caregiver at home; ✓ Able to perform activities of daily living ("ADL")³; ✓ Not pregnant; ✓ Not having trouble breathing; ✓ Able to talk in a full sentence, or no wheezing (high pitched sound during breathing); ✓ No pain or pressure in the chest; ✓ Not feeling extremely lethargic; ✓ Not fainting or passing out; ✓ No burn injury to the face or smoke inhalation; and
Lower Respiratory Tract Infection ("LRTI")	

Eligible Illnesses	Criteria
	<p>✓ No other severe symptoms.</p>

¹Not having an impaired immune system. The immune system may be impaired by diseases and medications. Conditions that can impact the immune system include diabetes mellitus, disease of the immune system, cancer.

²Comorbidity occurs when a person has an underlying medical condition. Conditions described as comorbidities are often chronic or long-term conditions. Examples include diabetes mellitus, hypertension, dyslipidemia.

³Fundamental skills required to independently care for oneself, such as eating, bathing, and mobility.

7. What if I am not eligible for home treatment service for Eligible Illnesses?

If the condition warrants admission, you may proceed for hospital admission and the usual process of obtaining Guarantee Letter (“GL”) request remains status quo.

8. How do I request for Home-Ward Programme service by SPEEDOC?

You may call our third-party administrator, MiCare hotline which is available 24/7 at 1300 88 0100 and press “2” for Home-Ward Programme. You will be immediately connected to a SPEEDOC representative to check if you are eligible for this service.

However, please note that doctor’s house-call visit is only available from Monday to Sunday (including Public Holidays) from 8am to 8pm.

9. What information do I need to provide to SPEEDOC to check if I am eligible for Home-Ward Programme?

You will only need to provide your:

- Name;
- NRIC Number or other identification number details;
- Mobile Number; and
- Email.

10. When will I know if I am eligible for Home-Ward Programme?

The SPEEDOC representative will check the policy on the spot and inform you immediately if you are eligible accordingly during your tele-conversation.

If you are eligible, the SPEEDOC representative will:

- request your preferred calling time for the online video consultation to assess your medical condition; and
- send an SMS confirmation and email you a user guide on the next steps to download the SPEEDOC app (URL - SPEEDOC.app.link) and claim your account created by SPEEDOC.

11. After the tele-consultation with the doctor, I am eligible for the Home-Ward Programme. What should I do next?

SPEEDOC will send a push notification through SPEEDOC app for your acceptance to Home-Ward Programme and send a request for the Guarantee Letter (“GL”) to MiCare. MiCare will send you an SMS notification on the GL request and approval status within an hour.

If the GL is approved, you will receive a push notification via the SPEEDOC app or any other contactable means necessary to schedule for the doctor and/or nurse home visit and treatment.

12. Do I still need to request for a Guarantee Letter (“GL”) when I utilise SPEEDOC for Home-Ward Programme?

See question 11. You are not required to request for a GL as SPEEDOC will request for the GL from our third-party administrator, MiCare for your utilisation of Home-Ward Programme services. If you subsequently require hospital admission, SPEEDOC will coordinate with Manulife for the admission GL.

13. Can I still utilise Home-Ward Programme services if my Guarantee Letter (“GL”) request is declined?

If the GL is declined by MiCare, MiCare will trigger an SMS notification to you that the GL was rejected. You may choose either one of the two options below:

- a. to proceed with the treatment you will need to self-pay for the fee charges to SPEEDOC, fill up the Hospitalisation Claim form. For reimbursement purposes, please submit the form to Manulife via online through [claimsimple](#), via mail to the head office, to our branches or through your servicing agent. Please note that reimbursement is subject to Manulife’s approval; OR
- b. to cancel your Home-Ward Programme service request and proceed to get an official diagnosis at the nearest available clinic or hospital. Please proceed for hospital admission if necessary, as advised by your attending doctor.

14. What should I do after receiving the SMS confirmation and email?

See question 10. Download the SPEEDOC app via the link provided in the email and follow the user guide to claim your account. SPEEDOC will be notified after you have completed the process of claiming your account on the app.

15. What do I do next after I have claimed my account and completed my profile on the SPEEDOC app?

SPEEDOC will proceed to schedule a doctor to contact you based on your preferred contact time you provided earlier. The doctor will conduct a diagnosis via the app to assess if your medical condition is suitable for Home-Ward Programme services and advise you accordingly.

16. What is the expected response time by SPEEDOC?

After your call with SPEEDOC and their confirmation of your eligibility for this service, you will receive an email within 10 minutes with a step-by-step instruction to download the SPEEDOC app and set up your account to schedule for a video consultation.

Upon completing the set up on SPEEDOC app, SPEEDOC will schedule a doctor for video consultation within 1 – 2 hours*.

Following the video consultation and the doctor has determined that you are suitable for this service, SPEEDOC will request for a Guarantee Letter (GL) immediately and arrange for doctor home visit within 1 – 2 hours after GL approval*.

Once your appointment is confirmed, the doctor will arrive at your house within approximately 1 – 2 hours*.

*Please note the services above are subject to doctor's availability and doctor's house-call visits are available from Monday to Sunday, including Public Holidays, from 8am to 8pm. Services are rendered on a best effort basis, depending on the volume of cases.

17. What happens if I cancel the request for Home-Ward Programme services after activation and the doctor is on the way to my house?

SPEEDOC will charge you a cancellation fee of RM150, which will be solely borne by yourself. For clarity, the cancellation fee will not be deducted from your medical policy.

18. What are the documents needed to be completed when SPEEDOC's medical team arrives?

Once SPEEDOC's medical team arrives at a patient's home, you need to sign the Pre-Authorisation Form (PAF) and SPEEDOC's Consent Form.

19. Do I still need to perform a blood test after being suspected to have dengue by a doctor/clinic?

Yes, even after you are suspected to have dengue by a previous healthcare provider, SPEEDOC still needs to carry out the blood test to determine the severity of your medical condition. If the results show that you are not eligible for the home service program due to the severity of your medical condition, the medical team will advise accordingly.

20. What sort of tests will be conducted in the first assessment and when will the results be ready?

The initial and subsequent tests would include the following depending on the Eligible Illnesses:

Eligible Illnesses	Initial and subsequent test
Dengue	<ul style="list-style-type: none"> ✓ Complete history with physical examination (Blood pressure, pulse rate, glucose, SpO2, RPM) ✓ Blood test for dengue fever diagnosis (Full Blood Count (FBC), IgG, IgM, NS1Ag) ✓ Blood test for inflammatory marker (C-Reactive Protein test (CRP)) ✓ Liver function test (LFT) ✓ Renal profile test (RPT) ✓ COVID-19 RTK test
Gastroenteritis	<ul style="list-style-type: none"> ✓ Complete history with physical examination (Blood pressure, pulse rate, glucose, SpO2, RPM) ✓ Blood test for gastroenteritis diagnosis (FBC) ✓ Blood test for inflammatory marker (CRP) ✓ Liver function test (LFT) ✓ Renal profile test (RPT) ✓ COVID-19 RTK test ✓ Stool culture and sensitivity test ✓ Blood test for magnesium (Red Blood Cell (RBC))
Upper Respiratory Tract Infection	<ul style="list-style-type: none"> ✓ Complete history with physical examination (Blood pressure, pulse rate, glucose, SpO2, RPM) ✓ Blood test for lower respiratory tract infection diagnosis (FBC) ✓ Blood test for inflammatory marker (CRP) ✓ Liver function test
Lower Respiratory Tract Infection	<ul style="list-style-type: none"> ✓ Renal profile test ✓ COVID-19 RTK test ✓ Blood test for magnesium (Red Blood Cell test (RBC)) ✓ Erythrocyte Sedimentation Rate (ESR) ✓ Mycoplasma test

Once the medical team has completed the examination and collected your blood sample, it will take up to 5 hours to receive the lab test result. By assessing the severity of the Eligible Illnesses condition, the medical team will advise accordingly if hospital admission is required.

21. What happens during the treatment period of Home-Ward Programme?

During the first visit, a doctor and a nurse will perform a physical examination, checking your vitals and collecting your blood sample. In the following days, a qualified nurse will come to your home daily for a review and blood test collection.

This will be followed with a combination of home visits and tele-consultation as required to review your blood test results by a doctor over a maximum of 5 days period. You will also be provided with remote monitoring devices to monitor your blood pressure, temperature, glucose level and oxygen saturation for the duration of the period.

You will be provided a direct number to contact a medical personnel in charge, so you can contact them during any emergency.

22. What happens if during the period of home care management for Eligible Illnesses, I develop severe symptoms?

In the event the patient's medical condition deteriorates or if the patient is experiencing any life-threatening symptoms such as breathlessness, loss of consciousness, impaired cognition, or blood loss, you will be referred to the hospital for further assessment and a new GL will be issued for you.

23. How and when will I know if I am eligible for discharge?

The doctor appointed by SPEEDOC will evaluate your condition.

24. What if the doctor informed me that I am not fit to be discharged?

You will be referred to the hospital for further assessment and a new GL will be issued for you.

25. Is SPEEDOC able to issue a Medical Sick Certificate (MC) under Home-Ward Programme?

Yes, SPEEDOC's doctors can issue either a hard copy MC or soft copy MC via email.

For more details please visit www.manulife.com.my/homeward and refer to the Home-Ward Programme terms and