



UNIVERSITY OF GHANA SPECIAL REPORTER

PUBLISHED BY AUTHORITY

NO. 980

THURSDAY, SEPTEMBER 28, 2023

VOL. 70

NO. 1

UNIVERSITY OF GHANA MEDICAL REFERRAL AND IMPLEMENTATION FRAMEWORK



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UNIVERSITY OF GHANA POLICY ON MEDICAL REFERRAL AND CLAIMS FOR REFUND ON MEDICAL CARE

1.0 PREAMBLE

The University of Ghana (UG), through the University Health Services (UHS), is obliged to cater for the healthcare needs of its staff, registered dependents, and students. Due to limited facilities and inadequately qualified healthcare personnel, staff, staff-registered dependents, and students are routinely referred to other healthcare facilities (local and abroad) for further care and/or to procure prescribed medications.

However, the Management of the University has concerns about the unsystematic way of referring medical cases to other health facilities and the associated high costs of the care provided. Hitherto, no written policy existed with regard to these referrals. Also, the Government of Ghana's subvention to the University has been dwindling over the past years, thus, limiting the allocation to health-related costs. There is therefore the need to formulate a Medical Referral and Refund Policy which would guide the processes and limit costs borne by the University to provide healthcare to staff, registered dependents, retirees, and students.

Maintaining a healthy workforce is critical in creating an enabling environment that makes the University increasingly relevant to national and global development. This policy document, therefore, attempts to outline the health care entitlement of staff stated in staff Conditions of Service and streamline processes for medical care referral and refunds in the University Health Services bearing in mind the huge financial burden placed on the University because of the large staff and registered dependent numbers.

2.0 PURPOSE OF THE MEDICAL REFERRAL AND REFUND POLICY

This policy seeks to support the offering of medical care of the highest standard within the constraints of limited resources by detailing the processes and procedures to be followed for medical referrals and refund of medical claims in the University.

3.0 SCOPE OF THE MEDICAL REFERRAL AND REFUND POLICY

The policy is applicable in all matters relating to practice and procedures in the provision of medical care, medical referrals, and refunds for medical care to staff, registered dependents, retirees and their spouses and students of the University of Ghana.

4.0 DEFINITION OF TERMS

Medical Care - Evaluation and treatment of a disease or injury aimed at returning the employee, spouse or dependent to satisfactory health to allow them to carry out activities of daily living.

Medical referral - A letter emanating from a University Medical Officer for an employee, spouse or dependent, and student to access healthcare outside the University Health Services.

Refund- Monetary reimbursement of cost incurred in assessing health care, procedures or approved devices.

Primary Health Care - This is community based and serves as the first point of call for individuals in the area of preventive, restorative and promotive health. This level of medical care is generally provided by a medical practitioner below the rank of a Specialist.

Secondary Health Care - Treatment and support services provided by doctors and other health professionals for patients who have been referred to them for specific expert care from the primary care level.

Medical care Abroad - Medical care and procedures that require one to travel outside Ghana to access.

University Medical Officer - A person with a medical degree and has been employed by the University for the University Health Service as a permanent staff.

Medical Board - A committee of five persons, including at least one Specialist from another Public Facility, set up by the Director of Health Services of the University to evaluate the merits of the request for medical treatment either to be sourced in the country or abroad.

Verification Team - A team of staff of the university health service constituted to vet requests for refunds.

Employee or staff - A person in active service.

Spouse- The wife or husband of an employee in active service, or at the time of retirement of staff, was registered as wife or husband of the employee with the University, and is still married to the retiree of the University.

Dependent - A child or ward registered at the University as a child or ward of the employee who is not older than twenty-six (26) years and is pursuing full time formal education.

Retired staff - An employee who retires at the age of 55 and above.

Student - A person registered as pursuing a course of study at the University of Ghana, has an identification number, and has paid upfront a medical fee so as to be provided medical care by the university.

5.0 POLICY PRINCIPLES

The policy hinges on the need for cost-effective quality health care for employees, spouses and dependents, retired staff, and students by the University through its Health services and referral facilities.

- i. Referrals by University Medical Officers must be justified.
- ii. Referral by Non-University permanent Medical Officers (Locum Doctors) are not encouraged.
- iii. Referral by secondary facilities to other facilities must be approved by the Director of University Health Services, University of Ghana.
- iv. Medical care abroad must be recommended by a properly constituted Medical Board.
- v. Refund requests by employees must be backed by a valid referral letter (evidenced of the absence of the service at UHS) or prescription issued by a Pharmacist at UHS, University of Ghana.
- vi. Laid-down processes for refunds are to be strictly followed by employees and Health Officials.
- vii. Payment to any entity with which the University has no direct contractual agreement to be discouraged.

6.0 POLICY STATEMENTS

6.1 Referrals by University Medical Officers must be justified.

To assist with appropriate triaging of patient referrals, clinicians in the University Hospital, Legon must assign a condition and reason why the referral is being made. The condition here refers to the primary clinical condition identified by the Medical Officer that requires advice/investigation/diagnosis/treatment from the specialist or another facility.

The reason refers to why the Medical Officer is requesting assistance from the specialist. For example, to establish a diagnosis, for treatment or intervention, or for a specified test/investigation or management modality the Doctor cannot order, or access.

Referrals based on a patient request must be reviewed by the Director of Health Services to ascertain whether the request can be supported, taking into consideration the available facilities at the University Health Services. Without such approvals, no refund will be settled.

6.2 Referral by Non-University permanent Medical Officers (Locum Doctors) are not encouraged.

Non-University permanent Medical Officers (Locum Doctors) are not to refer patients without consulting the Head of the Unit. This is to allow the University Health Services to properly monitor referrals going out of the facility and to forestall any conflict of interest situation with the Locum doctor referring patients to their primary facility of work.

It is also anticipated that the Head of the Unit will have a much broader knowledge of the facilities available in the University Health Services that will aid in the decision-making.

6.3 Referral by secondary facilities to other facilities must be approved by the Director of University Health Services of the University.

Referrals are made to secondary facilities based on the knowledge of their services and expertise. It also considers the cost of the service or intervention. Thus, subsequent referrals to other facilities by the secondary facilities do not allow the University to verify the quality of service to be rendered and the cost involved.

It also breeds conflict of interest when such referrals are made to other facilities where the specialist has an interest. These cases sometimes come with costs that are way above what prevails in the secondary facility or similar facilities.

If the secondary facility realizes that there is the need to refer a University employee, spouse, dependent or student for a procedure outside the referred secondary facility, a request will be made to the Director of University Health Services in writing. These requests will then be presented by the employee, spouse, dependent, retired staff, or student to the Director of University Health Services for endorsement. This will then be sent back to the referring facility or specialist for the service.

Refunds relating to the new referral will be honored by the University only if this process is followed.

6.4 Medical care abroad must be recommended by a properly constituted Medical Board.

If it is considered that an employee, spouse, dependent, retired staff or student requires treatment abroad, a presentation will be made to the Director of University Health Services by the

attending Medical Officer or the referral facility or Specialist. The Director of Health Service will constitute a Medical Board as follows:

- i. Director of University Health Services
- ii. Case Specialist from another Public Facility
- iii. Member of Hospital Management Committee
- iv. Senior Accountant from Finance Directorate
- v. Hospital Administrator

The Board will be constituted and offered the Terms of Reference in writing by the Director of University Health Services.

The Board shall be constituted within a maximum of two weeks of receiving the request and must submit its report within two (2) weeks. The approval or otherwise based on the availability of funds by the University should be done within two (2) weeks. Making a total of six (6) weeks for such requests to be dealt with.

In the case of an emergency, this should be expedited to forestall any complications or loss of life. The Board should be constituted within seven days and submit its report within seven days.

After going through this approval process, the University shall provide an upfront payment for the invoice subject to the availability of funds.

The University (University of Ghana Council) may authorize that an employee is reimbursed the costs of medical or dental care taken outside the scope of the conditions contained in the above if the University is satisfied that these costs ought properly to be met from its funds.

6.5. Refund requests by employees must be backed by a valid referral letter (evidenced of absence of the service at UHS) or prescription issued by a Pharmacist at UHS, University of Ghana.

- i. Staff / Students will be required to complete a Refund Form and attach receipts, prescriptions, etc. and submit at Hospital Administration
- ii. The names, ID numbers, amount claimable and bank details are compiled.
- iii. The Accounts Schedule Officer will distribute these documents to members of the Verification Team for vetting. The Team authenticates attached documents e.g. check if drugs prices are within acceptable price range, etc.
- iv. When necessary or in doubt, the Service Provider or Pharmacy should be called to verify drugs supplied.
- v. Drugs supplied should be itemized on a printout receipt as well as written receipt.
- vi. The vetting process by the Team should be in line with Conditions of Service for staff.
- vii. Receipts that pre-date the date on the Prescription Form will be rejected.
- viii. The Accounts Schedule Officer should cast the claims to ensure accuracy.
- ix. The Hospital Accountant should authenticate that the claims have passed all checks by signing and the Medical Director/ Director of Health Services also counter signs.

- x. This will then go to audit for checking if all required documents have been attached/ provided.
- xi. These will then be presented to the Director of Finance for payment.
- xii. Amounts beyond Gh10,000 are to be sent to the Vice-Chancellor for approval of payment.

6.6 Laid-down processes for refunds are to be strictly followed by employees and Health Officials.

- i. The refunds should emanate from services provided by the University Health Services or facility or specialist that a case has been referred to by a Medical Officer of the University Health Services or the Director of University Health Services.
- ii. In the case of a Locum doctor, the referral must have received approval from the Head of the Unit.
- iii. In the case of a service or procedure received from a facility or specialist, who the case has not been referred to primarily, prior approval from the Director of Health Services should have been obtained.
- iv. The attached receipts and prescriptions including the evidence of referral are to be presented to the Hospital Administration of the University Health Services together with completed Refund Form to initiate the process for refund. These documents should include the names, ID numbers, amount claimable and bank details of the claimant.
- v. Referral letter more than one year old must be rejected. Employees must avail themselves for review of their conditions every six months to ensure adequate continuity of treatment.

- vi. Employees who are required to continue treatment at referral facilities must submit annual reports from the Specialist attending to them to the Director UHS to update his/her medical records and facilitate processing of medical claims.
- vii. Manual prescriptions issued from UHS facilities will not be accepted. Prescriptions must be printed out by the UHS Pharmacist with the name of the prescribing doctor indicated, and the form dated and signed by the Pharmacist whose name should also be printed on the form.
- viii. However, manual prescriptions from a referral facility may be filled at UHS Pharmacy if a valid referred letter is attached.
- ix. Manual prescriptions from a referral facility may be used to support a medical refund claim if a valid referred letter is attached.
- x. Non-compliance of the laid down processes above will lead to the rejection of the claim made and no refund payment will be made.
- xi. Any employee who submits a fraudulent claim will face disciplinary action.

6.7 Payment to any entity with which the University has no direct contractual agreement to be discouraged.

Contractual agreement between the University and an entity allows for evaluation of the terms and cost to be borne by the University, ensuring value for money for items and services.

It also takes into consideration the existing procurement laws and allows the University to use its purchasing power to negotiate rebates.

Refunds of health services cost to third parties including Unions for services procured by these third parties with no direct participation of the University as a Unit, leads to demands on the existing funds allocated for health delivery to these entities at the detriment of the University Health Services, whose development has lagged current standards in health care especially at the specialist level.

The principles in procurement should be brought to bear on these transactions just as it applies to the University Health Services. The purpose of this policy is to outline the standards on referral for medical care outside the University Health Services and claim of refunds by employees.

Cost-effective quality health care for staff will ensure that the University's mandate of offering the highest international standards of teaching, learning and leadership in tertiary education are achieved.

The University of Ghana incurs huge expenses on medical care for staff, registered dependents, retired staff, and students without adequate subvention from the government to support the cost of medical care. There is therefore the danger of collapse of the medical care support due to unsustainable cost.

To ensure sustainability of the provision of quality health care, the University expects its employees to adhere to this policy guidelines for medical referrals and request for refunds.

7.0 POLICY GUIDELINES

7.1 Provision of Medical Care as stated in Unified Conditions of Service

Provision of Health care in the University of Ghana is based on the Unified Conditions of Service for public Universities in Ghana (2008) and agreed memoranda of understanding. Extract on medical care indicated in the Unified Condition of Service is as follows:

An employee, his/her spouse and children including registered wards, while resident in Ghana, and provided the number of such children and registered wards does not exceed six (6), who are not older than twenty-six (26) years and are pursuing full time formal education, shall receive without charge:

- a) Medical, dental and optical care from the University's Medical Officer or a Medical Officer to whom an employee or a member of his/her family has been directed in advance by a University Medical Officer provided that the University shall not be responsible for subsistence costs in hospital.
- b) An employee of the Universities, his/her spouse and children shall, on submission of genuine identity document, receive without charge, medical, dental and optical treatment at a hospital belonging to any of the Universities.
- c) The University shall reimburse in cedis the total cost of prescribed medical appliances for employees only. For the time being, medical appliances shall be restricted to Spectacles, Hearing Aids, Artificial Limbs, and Dentures.
- d) The cost of any travel in Ghana necessary in order to receive such care and to return to the University shall be borne by the University on the advice of the University Medical Officer.

- e) The cost of drugs purchased by an employee on the prescription of a University Medical Officer shall be reimbursed by the University at Government controlled prices.

If a University Medical Board certifies the necessity for treatment outside Ghana, for an employee, spouse or child of an employee, the University shall grant such passages as may be recommended by the Board.

The University may authorize that an employee be reimbursed the costs of medical or dental care taken outside the scope of the conditions contained in this paragraph, if the University is satisfied that these costs ought properly to be met from its funds.

Employees whose duties expose them to health hazards shall be required to undergo without charge periodic medical examination as determined by the University Medical Officer.

Medical Care for Pension/Retired Staff: - Free medical treatment shall be given by University Hospitals to employees who retire at the age of 55 and above and a spouse who at the time of retirement of staff was registered with the University, and is still married to the staff. The facility excludes medical appliances.

MOU between the Employer and TEWU of Public Universities, September 2021: - Extracts on medical care indicated in the Memorandum of Understanding signed between TEWU and Government of Ghana is as follows:

The university to reimburse 50% of the cost of prescribed appliances for spouse and registered children.

For the time being, medical appliances shall be restricted to spectacles, hearing aids, artificial limbs and dentures. Employee to bear the remaining 50% of the cost.

7.2 Referral Policy

- The University of Ghana health system recognizes primary care and secondary care.
- All primary health care should be sought at University Health Facilities.
- Government hospitals may be accredited to offer primary health care.
- The University may from time to time publish other facilities that have been accredited for primary health care delivery. (Government and private by prior arrangement and approval). This may be important to bring health care close to workers and reduce to a minimum the need for emergency health care that may be substandard and not offer value for money.
- The first port of call for any illness (other than emergency) should be at a University of Ghana Health Facility or a health facility which has received a prior approval as primary health care facility for staff, spouse and their registered children, retired staff and students.
- In emergency situations, the nearest healthcare facility should be accessed. For the avoidance of doubt, the emergency period ends when the patient is clinically stable or up to 72 hours or whichever comes first. If the staff requires an extended stay at the non-UHS facility or referral to another facility, the Medical Director of UHS must be informed.

- Staff, spouses and registered children should be encouraged to register with National Health Insurance Scheme (NHIS).
- Staff, spouses, and registered children should present their NHIS cards to the visiting non -University Health facility in case of emergency or to an approved primary health care provider to assess primary health care.
- Referral to another facility for Secondary care should be by a Medical Officer of the University Health Services facility and shall bear the stamp of the Head of the Unit.
- Referrals emanating from Locum doctors and others shall be endorsed by a University Medical Officer (Head of Unit) for such referrals to be considered approved.
- Referrals will be to Government facilities, Christian Health Association of Ghana (CHAG) facilities, and the University of Ghana Medical Center (UGMC).
- Patients referred to a government facility, CHAG or UGMC cannot be referred or sent for procedures outside these facilities without prior approval by the Director of University Health Services.
- Staff needs to present these referrals to the Director of University Health Services for approval.
- Referrals to private facilities for their unique specialized services by University Medical officers shall be with the prior approval by the Vice-Chancellor upon the recommendation of the Director of Health Services.

- Referrals can be made to other Government facilities, CHAG, or UGMC for other reasons such as concern for the privacy of staff or spouses. Such referrals need to be endorsed by the Director of University Health Services.
- Medication and other prescriptions for primary health care needs shall first point be presented / supplied at the University Health Services.
- Outsourcing of these prescriptions will be allowed if not available at the University Health Services. It however must bear the mark (name and signature) of a Medical Officer and Pharmacist of the University Health Services.
- Prescriptions arising because of prior referral to approved facilities can be honored at the referred facility or outsourced facility. It shall bear the mark of a Medical Officer of the referred facility.
- Prescriptions for appliances at the University facilities must take into consideration the Conditions of Service of the University staff. Employees will have the cost borne in full by the University, while for spouses and children, the University will provide only 50% of the cost.
- Inclusions as per the Condition of Services include Spectacles, Hearing Aid, Artificial Limbs and Dentures are to be prescribed not less than every two years for employees and at least every three years for spouses and registered children.

Medical services abroad: - Staff, spouses, and registered children may be referred for medical services abroad under the certification of a medical board constituted by the Director of Health Services.

If a University Medical Board certifies the necessity for treatment outside Ghana, for an employee, spouse or registered child of an employee, the University shall grant such passages as may be recommended by the Board.

Such an employee could be accompanied by medical staff, a child or a parent if the Medical Board recommends it as necessary.

Retired staff: - Free medical treatment shall be given by University Health Services to staff who retire at the age of 55 years and above or based on medical A upon the recommendation of a properly constituted Medical Board.

A spouse who at the time of retirement of staff was registered with the University and is still married to the staff will received free medical care.

Access of medical care shall be primarily at the University Health Services facilities. However, retirees must seek prior approval to seek primary health care at government facilities//CHAG.

The service excludes medical appliances.

The Referral policy shall apply to them as well.

Students: - Students to receive medical services as applied to staff.

Students are to pay upfront a determined fee for medical services at the beginning of each academic year.

The policy on students is subject to management review as found necessary.

The referral policy shall apply to them as well.

7.3 Medical Refund Policy

After accessing medical care at University of Ghana Health Facility, outsourcing of prescriptions will be allowed if not available at the University Health Services. It however must bear the mark of a Medical Officer / Pharmacist of the University Health Services for refund to be received.

Refund of cost of medical services received from another non-University of Ghana health facility should have evidence of prior referral or approval by a medical officer of the University Health services.

Refunds of cost arising from referrals by locum doctors and other health practitioners, other than the University Medical Officer, shall be endorsed by a permanent Medical Officer (Head of Unit) at the time of the referral.

Refunds will be made for costs arising from Referrals to Government facilities, CHAG and the University of Ghana Medical Center (UGMC).

Refunds of cost of patients referred to Government facilities and UGMC, and had procedures outsourced by these facilities, will be paid only if prior approval had been sought from the Director of Medical Services, University of Ghana.

Refunds for cost arising from private facilities for their unique specialized services and had received prior approval by the Director of Health Services will be refunded with the amount capped at the cost of similar facilities/ services in Government hospitals or to maximum of GHS 10,000 if no government approved rate exists.

Refunds of Prescribed appliances arising from a University Health

Services or because of prior referral to approved facilities by a medical officer of the University of Ghana shall be made. This will be in full for employees and 50% for spouse and registered children.

Refund of the cost of appliances as per the Conditions of Services include spectacles, hearing aid, artificial Limbs, and Dentures but not less than every two years for staff and at least three years for spouse and registered children.

The prescriptions should not be more than three (3) months old and the accompanying receipt for refunds should not be more than six (6) months old at the time of submission for refunds.

In the case of emergencies, all prescriptions (not be more than three (3) months old) and the accompanying receipt for refunds (should not be more than six (6) months old at the time of submission for refunds) should be accepted.

Emergency receipts for in-patient care should not cover a period longer than 72 hours, unless further stay had been approved by the Director of University Health Services.

Treatment Abroad: - Expenses on medical treatment outside Ghana in respect of an employee, or spouse or registered child of an employee, may be met by the University on the recommendation of the Medical Board.

If a University Medical Board certifies the necessity for treatment outside Ghana, for an employee, spouse or registered child of an employee, the University shall provide an upfront payment for invoice provided for same with approval by the Vice-Chancellor subject to availability of funds.

The University (University of Ghana Council) may authorize that

an employee be reimbursed the costs of medical or dental care taken outside the scope of the conditions contained in the above if the University is satisfied that these costs ought properly to be met from its funds.

Exemptions: - University of Ghana does not pay for assisted reproductive surgery, cosmetic surgery, and non-orthodox services.

Students: - The same refund policy for employees shall apply.

7.4 Refund Process

- i. Staff / Students are required to complete a Refund Form and attach receipts, prescriptions, etc. and submit at Hospital Administration.
- ii. The names, ID numbers, amount claimable and bank details are compiled.
- iii. The Accounts Schedule Officer then distributes these documents to members of the Verification Team for vetting. The Team authenticates attached documents e.g. check if drugs prices are within acceptable price range, etc.
- iv. When necessary or in doubt, the Service Provider or Pharmacy is called to verify drugs supplied (Drugs supplied should be indicated on a printout). Also, the vetting process by the Team is in line with the Conditions of Service for staff. The Team checks if the doctor has indicated whether the service /drugs are to be outsourced or not e.g. supplements, fertility treatment, etc.
- v. The Accounts Schedule Officer should cast the claims to ensure accuracy.

- vi. The Hospital Accountant authenticates that the claims have passed all checks by signing and the Medical Director/ Director of Health Services also counter signs.
- vii. Refund of Gh¢10,000.00 and above shall be approved by Vice-Chancellor before payment. Other refunds, after vetting, are referred to the Director of Finance for payment after going through Internal Audit.

