

# Inpatient Pre-assessment and Cashless Hospitalisation Services



Planning your medical expenses ahead with Pre-assessment and Cashless Hospitalisation Services.

Pre-assessment Service helps master a better medical expenses budget. Before receiving your medical treatment, we will assess your doctor's medical treatments quotations to give you better understanding of the estimated medical expenses.

Cashless Hospitalisation offers you hassle free arrangement before you are being hospitalised, so you could stay focus on your recovery. You could submit a cashless hospitalisation request prior to admission. Liberty will notify you and the hospital regarding the LOG amount once your application approved. We will settle your eligible hospital expenses with our [network hospital](#) directly on your behalf.

## Mutual benefit for Group policyholder and individual members

This is a brand new service, members can submit request to us directly to save the turnaround time. At the same time, it reduces for HR administration work and enables easy tracking of members medical costs.

### Benefits at a glance



Receive preliminary assessment and approval for 3 working days only



Only 3 working days for the result of Letter of Guarantee (LOG) approval



Enjoy cashless medical treatment



Simplified application process through App submission



Pre-assessment service before hospital admission

### Special Notes:

1. The pre-assessment service and the cashless hospitalisation service are not contractual services but administrative arrangements offered in our absolute discretion in respect of covered expenses incurred during the hospital confinement and are subject to termination at any time without prior notice.
2. If your application is declined, you should pay the hospital bill first.
3. Your application for cashless service could be declined for reasons including but not limited to the following:
  - a) The hospitalisation is not medically necessary
  - b) The treatment/surgery rendered by the attending physician is not medically necessary
  - c) The doctors' charge is not reasonable and customary
  - d) The hospital is not on our hospital list for this service
  - e) The Hospital Confinement Pre-admission Cost Review Form contains insufficient information.
  - f) The reason for admission falls under an exclusion in the policy
4. Upon your hospital discharge, please settle any deductible, non-covered items and net balance that exceed the approved LOG amount.
5. The result of the pre-assessment shall not be deemed as an agreement of Liberty to pay any benefit under the relevant policy. The benefit entitlement shall ultimately be subject to the terms and conditions of the policy.
6. If any medical expenses paid under the cashless hospitalisation service exceeded the benefit entitlement under the relevant policy, a shortfall notice will be sent to you. The shortfall amount should be settled within 31 days from the date of the shortfall notice. If there is outstanding shortfall, shortfall amount will be deducted from future claims.

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- Liberty reserves the right to change any of the arrangements in relation to the pre-assessment service and the cashless hospitalisation service without prior notice and has absolute discretion in relation to all matters arising from the services. In the event of disputes, the decision of Liberty shall be final.
- This flyer is for reference only. Please refer to the relevant policy for the exact and complete terms and conditions of coverage.

## Submission Steps of Inpatient Pre-assessment and Cashless Hospitalisation Services

### STEP 1

### OBTAIN HOSPITAL CONFINEMENT PRE-ADMISSION COST REVIEW FORM

Directly download [Hospital Confinement Pre-admission Cost Review Form](#) or scan QR code below to download the form. The form is also available at our Liberty website <http://www.libertyinsurance.com.hk> - [Claim for Hospitalisation](#) page Download Area.



### STEP 2

### COMPLETE THE FORM

Fill in insured person information and policy details in first section, the second section should be completed by attending doctor. The form requires signature of insured member and attending doctor. Please submit the form at least 4 working days before hospitalisation.

		Liberty International Insurance Limited 13/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong Tel: (852) 2892 3888 Fax: (852) 2577 9578 <a href="http://www.libertyinsurance.com.hk">www.libertyinsurance.com.hk</a>
<b>Hospital Confinement Pre-admission Cost Review Form</b> 入院前評估表格		
Hotline 熱線: 2892 3809	Fax No. 傳真: 2572 8071	Email 電郵地址: <a href="mailto:lifc.medical@libertymutual.com.hk">lifc.medical@libertymutual.com.hk</a>
<b>Pre-assessment Service and Cashless Hospitalisation</b> 入院前評估及住院免繳費服務		
Learn more: 了解更多:  English	 中文	Plan ahead for healthcare costs 令您更容易規劃醫療費用 Simplified application process through Liberty HK App submission 透過利寶寶康會應用程式遞交簡化申請程序 Only 3 working days for Pre-assessment Service or Letter of Guarantee (LOG) approval <sup>1</sup> 只需三個工作天內獲得確認結果或「住院付款保證信」 <sup>1</sup>
<sup>1</sup> Approval subject to claims assessment 需跟據索賠評估作批核決定。		
Name of Patient: 病人姓名	Tel No.: 電話	

## Inpatient Pre-assessment and Cashless Hospitalisation Services

### STEP 3

#### SUBMIT VIA LIBERTY HK APP

Login to your LHC account or register one if you don't have. After login, please select Pre-Admission. If you don't have [LibertyHK App](#) yet, please [click here](#) to download.

The image displays two screenshots from the Liberty Insurance app. The left screenshot is the login page, featuring the Liberty Insurance logo, a 'Help & Support' link, and input fields for 'Email' and 'Password'. There is a 'Remember Me' checkbox and a 'Login' button. Below the login button are links for 'Forgot Password?' and 'Need an account? Signup'. The right screenshot shows the app's main interface with a yellow header containing the Liberty Insurance logo, a notification bell, and a user profile icon. The main text reads 'We help you protect what you care about.' Below this, there are contact numbers for 'Customer Service Hotline: (852) 2892 3828' and 'Emergency Assistance: (852) 2164 9898'. A section titled 'Would you like to submit a...' contains two buttons: 'Claim' and 'Pre-Admission Assessment', with a red arrow pointing to the latter. Below this is a 'Claim in progress' section with a 'See All' link. A 'Claim Submission Status' card is visible, showing 'CLAIMANT NAME: 90461123' and 'ADMISSION DATE FROM: 2022-02-14', with a 'Pending' status and a clock icon.

### STEP 4

#### FILL IN BASIC INFORMATION OF ADMISSION AND ATTACH THE COMPLETED FORM

Fill in the basic information of admission. Attach the completed [Hospital Confinement Pre-admission Cost Review Form](#) file or take photo of each page of the completed form. Please keep the hard copy form in case there are extra information required to be provided.

The image shows three sequential screenshots from the Liberty Insurance app. The first screenshot is at 19% completion and asks 'What is the admission date to hospital?'. It includes a progress bar, a question, a sub-question 'The hospital admission date must be at least 3 working days from today.', and a date picker showing 'From: Tuesday, 22 Feb 2022' and 'To: Tuesday, 22 Feb 2022'. A 'Next' button is at the bottom. The second screenshot is at 28% completion and asks 'What is the name of hospital?'. It includes a progress bar, a question, a sub-question 'What is the hospital for your treatment? If you cannot find the hospital, please type the full name of it.', a search bar, and a list of hospital options: 'Canossa Hospital', 'CUHK Medical Centre', 'Evangel Hospital', 'Gleneagles Hospital Hong Kong', 'Hong Kong Adventist Hospital - Tsuen Wan', and 'Hong Kong Adventist Hospital - Stubbs Road'. A 'Next' button is at the bottom. The third screenshot is at 73% completion and asks 'Attach Quotation Form'. It includes a progress bar, a question, a sub-question 'Take a photo or attach your quotation form', and two buttons: one with a paperclip icon and one with a camera icon. A 'Next' button is at the bottom.

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### STEP 5

#### REQUEST SUBMITTED AND CASHLESS DISCHARGE FROM HOSPITAL

Once we have received your completed form and information, Liberty will process your request and issue a "Letter of Guarantee" (LOG) to the concerned hospital within 3 working days. Once the request approved, member could discharge from hospital spare the hassle of settling hospital bill.



### Thank you for your submission!

Your request has been submitted successfully and we will process this request as soon as possible.

Please provide the reference code below for assistance by contacting us at **(852) 2892 3809**.

**PP220216002**

↓ Save This Number

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### Cashless Hospitalisation Services Network Hospital List

The application for cashless services will be available for hospitalisation confinement case at the following 12 private hospitals in Hong Kong.

Hospital	Address	Contact No.
Canossa Hospital (Caritas)	1 Old Peak Road, Mid-levels, Hong Kong	2522 2181
Evangel Hospital	222 Argyle Street, Kowloon, Hong Kong	2711 5221
Gleneagles Hong Kong Hospital	1 Nam Fung Path, Wong Chuk Hang, Aberdeen, Hong Kong	3153 9000
Hong Kong Adventist Hospital	40 Stubbs Road, Mid-levels, Hong Kong	3651 8888
Hong Kong Baptist Hospital	222 Waterloo Road, Kowloon Tong, Hong Kong	2339 8888
Hong Kong Sanatorium & Hospital	2 Village Road, Happy Valley, Hong Kong	2572 0211
Matilda International Hospital	41 Mount Kellet Road, The Peak, Hong Kong	2849 0111
Precious Blood Hospital (Caritas)	113 Castle Peak Road, Shum Shui Po, Kowloon, Hong Kong	3971 9900
St.Paul's Hospital	2 Eastern Hospital Road, Causeway Bay, Hong Kong	2890 6008
St.Teresa's Hospital	327 Prince Edward Road, Kowloon, Hong Kong	2711 9111
Tsuen Wan Adventist Hospital	199 Tsuen King Circuit, Tsuen Wan, Hong Kong	2275 6688
Union Hospital	Union Hospital 18 Fu Kin Street, Tai Wai, Hong Kong	2608 3388

Medical services under the cashless hospitalisation service are provided by the relevant hospitals. Liberty is not the service provider or the agent of the hospitals and makes no representation, warranty or undertaking as to the quality and availability of the services and shall not accept any responsibility or liability for the services provided by the hospitals.

For any queries, please contact your agent/broker or reach our Customer Hotline 2892 3809 for details.

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FEB 2022