

GEB Network Partner: Assa Compañía de Seguros

PANAMA

Established in 2009, Assa Panama offers a comprehensive range of products including group Health, Life, Auto and Accident insurance. Assa Panama is part of the Assa Group, a leading provider of insurance products for over 80 years throughout the Panamanian and Central American markets.

MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Group Medical;
- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, co-payments and/or out-of-pocket maximum limits;
- Provider network (including medical centres of excellence) offering access to discounted, direct payment arrangements;
- Networks can be tailored to suit client needs;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Dedicated medical case management team, providing patient support, pre-authorisation for care, and treatment guidance before/during/after hospitalisation;
- Member service centre providing assistance with benefit questions, payment arrangements;
- Online member portal for self-service access to benefit details, claims tracking and provider search by location and specialty.

Panama annual medical trend: 10.0% AON; 12.0% WTW; n/a Mercer (2020)

HEALTH & WELLBEING

In addition to group benefit plans, Assa Panama also offers clients a range of health and wellbeing programmes designed to help members *Stay healthy, Return to health after sickness or injury, and Manage chronic illness*:

Stay healthy

- Workplace health campaigns, health fairs;
- Health checks, biometric screening;
- Executive health checks;
- Onsite massages;

Return to health

- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases;

Manage chronic illness

- Ongoing medical case management to help patients identify treatment and drug therapy alternatives to better manage chronic conditions.



Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative.