

Summary Annex: UNHCR Referral Health Care for War Injured refugees known to the organization (August 2024)

Overview

War injuries often require immediate, life or limb-saving treatment and can include burns, fractures, shrapnel wounds, brain and spinal injuries, nerve damage, and amputations.

Purpose

This annex supplements the existing UNHCR Referral Health Care SOPs for Lebanon to guide responses for war-injured refugees known to UNHCR.

1. Coverage for War Injuries:

- **Full Coverage:** 100% coverage for treatment of war injuries reducing financial burden on the affected individuals/families. Families do not have to pay any deposit in hospitals.
- The first USD 100 of the bill is waived for war injured patients under the 100% coverage.
- **Maximum Coverage Limit:** The coverage will extend up to a maximum of USD 5,000 per individual per injury incident.
- All life and limb saving interventions including orthopedic implants must be covered within the 5000 USD limit. UNHCR will not cover costs beyond USD 5,000.

2. Coverage Restricted to Network Hospitals:

The coverage is limited to hospitals within the UNHCR network contracted by the Third-Party Administrator (TPA) currently NEXtCARE.

- Hospitals already in the network will provide 100% coverage for war injuries with maximum ceiling of USD 5,000.
- The new hospitals contracted by the TPA are exclusively for treating war injuries. Other healthcare services provided to refugees known to UNHCR in these hospitals will not be eligible for UNHCR coverage.

3. Eligibility Criteria:

- **Registered individual and known to UNHCR with an active file number:** Coverage is only to individuals registered/recorded with an active file at UNHCR in Lebanon. (known to UNHCR).
- **Identification:** Efforts must be made to identify war-injured individuals promptly, coordinating with hospitals, TPA and UNHCR field offices.
- Hospitals should send the medical files of those known to UNHCR to the TPA immediately to initiate coverage.

4. Approval and control:

- **Pre-Authorization:** Hospitals should obtain pre-authorization before treating war-injured patients. This can involve verifying the circumstances of the injury and confirming eligibility.
- **Retrospective Approval:** Emergency cases admitted without identification or unconscious may receive retrospective coverage approval when the TPA is notified within 24 of admission. This provision acknowledges the unpredictable nature of war injuries and ensures that individuals receive necessary care without delay.
- The TPA will conduct thorough audits including random audits of hospital records, focusing on cases categorized as war injuries to ensure that the treatment provided

aligns with the injuries reported in the contracted hospitals. **Note:** In the event of heightened insecurity, alternative methods for remote audits should apply.

- A verification process will confirm the individual's identity and eligibility, with expedited procedures to avoid payment delays and ensure compliance.
- In instances where a third party is paying for the coverage, UNHCR will not pay, and hence a contracted hospital should not claim for UNHCR payment.