

# Procedures health department

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## FREQUENTLY ASKED QUESTIONS (FAQ)

### Do you have questions?

Please contact the Health department of SZV:

- Harbour View, Sparrow Road #4, Philipsburg, St. Maarten

- Phone: +1 721 546-6782

- Email: [info@uszv.org](mailto:info@uszv.org)

### Our opening hours are:

07.00 am -10.00 am	'Walk-in' office hour SZV-physician; Inspection sickness allowance (OA-allowance)
10.30 am -12.30 pm	Consult SZV-physician by appointment
14.00 pm -15.30 pm	Office hour SZV-physician by appointment for employment check-up

Harbour View, Sparrow Road # 4, Philipsburg, Sint Maarten [www.uszv.org](http://www.uszv.org)

### General information Health department:

This brochure contains general information about the procedures of the health department of SZV. You cannot claim any rights to the content. If you have any questions after reading this brochure, please contact SZV.

### Are you ZV-insured? You work and get sick?

- If you work and get sick, you will receive a yellow card by your employer;
- Your employer must complete and sign this yellow card for you;
- On the first day of your disease, please go to your family doctor with your completed and signed (by your employer) yellow card;
- Your family doctor will check if you are sick. If the family doctor confirms you are sick, he/she will sign off the yellow card and put an AO-date on it (and if applicable a date on which the treatment starts).
- If you are still sick on the 3rd day, you have to visit the physician at SZV. You do not need to make an appointment at SZV, but can report to desk 2 between 07.00-10.00 AM daily.
- When you visit the physician of SZV, take both your insurance card and your yellow card (completed and signed) with you.

### **Are you ZV insured and the SZV physician confirms you are ill on the 3<sup>rd</sup> day?**

- If the SZV physician confirms you are ill on the 3<sup>rd</sup> day, you will receive a date on which the SZV physician judges you will be able to return to work (date on which you are capable to work: AG date).
- You will receive a date on which the SZV physician judges you will be able to return to work. can (AG-date). It is also possible that the SZV physician invites you for a (new) checkup appointment.
- You will have to report again at SZV, counter 2 between 07.00-10.00 AM on the new appointed date. Take both your insurance card and your yellow card (completed and signed) with you to the consult/control with the SZV physician.
- If you do not report on new appointed date for the consult/control with the SZV physician, payment of wage loss to your employer will automatically be blocked.
- You have to go back to your employer with the signed and completed yellow card after each consult/control with the SZV physician.
- If your employer confirms that you are sick, you will receive 80% of your salary in the period that you are officially sick (AO-allowance). You'll get paid by your employer.
- This AO allowance, expires after 2 years. If you're still sick after 2 years and you can no longer work for your employer, you can consult with your employer and/or discuss new job opportunities at the labor office.

### **Are you ZV-insured and the SZV physician doesn't confirm you are sick?**

If the SZV physician doesn't confirm you are sick, and you are convinced you cannot go back to work, you will have to take vacation days or unpaid leave. You are not eligible to receive an AO-allowance.

### **Are you employed by government (BZV)? You work and get sick?**

- If you work for government, but get sick, you will receive a blue card by your employer.
- On the first day of your illness, call your employer to confirm that you are sick. You do not have to go to the family doctor.
- If you are still sick on the 4th day, you have to visit the physician at SZV. You do not need to make an appointment at SZV, but can report to desk 2 between 07.00-10.00 AM daily.
- When you visit the physician of SZV, take both your insurance card and your blue card (completed and signed) with you.
- If the SZV physician confirms you are sick on the 4th day, he/she will sign off the blue card and put an AO-date on it (and If applicable a date on which the treatment starts).

### **Are you employed by government (BZV)? And the SZV physician confirms you are sick on the 4<sup>th</sup> day?**

- You will receive a date on which the SZV physician judges you will be able to return to work. can (AG-date). It is also possible that the SZV physician invites you for a (new) checkup appointment.

- When you revisit the physician of SZV, take both your insurance card and your blue card (completed and signed) with you.
- You have to go back to your employer with the signed and completed blue card after each consult/control with the SZV physician.
- If your employer confirms that you are sick, you will receive 100% of your salary in the period that you are officially sick (AO-allowance). You'll get paid by your employer.
- This AO allowance doesn't expire.

**Are you employed by government (BZV-insured) and the SZV physician doesn't confirm you are sick?**

If the SZV physician doesn't confirm you are sick, and you are convinced you cannot go back to work, you will have to take vacation days or unpaid leave. You are not eligible to receive an AO-allowance.

**Are you ZV insured or employed by government (BZV), and you are still sick on the AG date (= date on which the SZV physician judges you will be able to return to work)?**

- The SZV physician set a date on which he/she judges you will be capable to return to work (AG date), but you are still sick. You will have to visit the SZV physician for a new checkup appointment on the first day after the end date of your sick leave (AO-period).
- You don't have to make an appointment, but will have to report at SZV, counter 2 between 07.00-10.00 AM on the new appointed date. Take both your insurance card and your yellow (completed and signed) or blue card (government) with you to the consult/control with the SZV physician.

**Are you ZV insured or employed by government (BZV), and a specialist confirms you are sick or you are hospitalized?**

- If a medical specialist confirms you are sick or you are hospitalized for i.e. surgery, you still need to visit the SZV physician on the 3rd day of your disease if you want to be eligible to receive the AO-allowance (if you're employed by government, you have to visit SZV on the 4<sup>th</sup> day of your disease). You do not need to make an appointment at SZV, but can report to desk 2 between 07.00-10.00 AM daily.
- When you visit the physician of SZV, take both your insurance card and your yellow or blue card (completed and signed) with you.

### **You are not able to visit the SZV physician for a medical check-up (AO- control)?**

If you are not able to visit the SZV physician for a medical check-up on the 3<sup>rd</sup> day after commencement of the sickness, you can send a delegate to SZV to provide information about your sickness or accident.

This delegate has to take your insurance card and your yellow or blue form (completed) to the SZV physician. Based on the currently available information, the SZV physician determines a control appointment.

The only valid (and accepted) reasons why you cannot visit the SZV physician, are:

- a certificate from the doctor that you're not able to visit the SZV physician;
- Hospitalization/institutionalization;
- You are bedridden.

### **What you have to think of when you visit the SZV physician?**

- Always take your industrial accident form or your white/blue form.
- Always take your medication.

### **What are your rights when you are insured and you are sick?**

You have the right to receive medical treatment, nurse aid and AO allowance.

### **In what situations SZV doesn't reimburse medical expenses?**

- When there is no illness according to the Federal Ordinance health insurance (Landsverordening);
- When the disease is due to any intent or gross negligence.

### **In what situations SZV confirms you are not able to work (incapacitated)?**

- When you are unable to work due to illness, for 24 hours or longer.
- When you are not allowed to work (temporarily) due to a necessary medical examination.
- When you are not allowed to work due to infection related risks for others.

### **From whom do you receive your AO-allowance if you get sick?**

During your employment, the employer is obliged to pay the AO allowance on the day you normally receive your salary.

### **On which day you are entitled to receive your AO-allowance in case of pregnancy?**

In case of pregnancy, the employee is entitled to a AO- allowance for 12 weeks (maternity leave). 6 weeks prior to the scheduled day of delivery and 6 weeks after (or 5 weeks before and 7 weeks after; or 4 weeks before and 8 weeks after the scheduled date of delivery).

### **When does your right expire to receive medical treatment and/or treatment in a hospital that is covered by your health insurance?**

- When you've reached the age of 60 and are no longer employed. You can apply for the 60-plus health insurance. [Click here.](#)
- Employees who work less than 5 days per week, are only insured for accident insurance.

### **Is there a possibility to get compensation for medical expenses abroad?**

For information about the procedures of 'Medical referrals abroad'. [Click here](#) for the frequently asked questions (FAQ)...

### **Used abbreviations:**

AO	The first day of sickness while employed
BO	The first day of sickness due to an industrial accident
C	The date for medical check-up by SZV physician
AG	Fit for labor (able to return to work)
AOG	Unfit for labor (unable to return to work)
NTB	Not to be paid. If the SZV physician is convinced the AO (sickness while employed) or BO (sickness due to an industrial accident) is not applicable. Or if the patient visits the SZV physician later than the 3 <sup>rd</sup> day (or 4th day for civil servants). The period <u>before</u> SZV notification won't be paid. The period <u>after</u> SZV notification until AG-date will be paid.

### **What should you do if your family doctor refers you to a specialist?**

When you have a medical complaint and you want to get an examination or treatment, you always have to visit your family doctor first (also when you want to visit the EHBO). You can only go directly to the FIRST AID in case of a real emergency. Your family doctor decides if you should be examined or treated

by a medical specialist, midwife, physiotherapist, in a hospital, maternity clinic or laboratory). For a number of referrals, authorization of the SZV physician needed.

### **Do you need authorization of the SZV physician in order to get treated by a physiotherapist?**

You will need a referral letter from your family doctor to get treated by a physiotherapist. You won't need authorization of the SZV physician for the first 4 treatments (6 if you are a civil servant).

If it turns out that 4 (or 6 treatments) are not sufficient, you should ask your family doctor again for a referral letter. The physiotherapist arranges permission of the SZV physician for the prolonged treatment (without your intervention).

### **When do you have to stamp (medical) prescription at SZV?**

In order to optimize our service, SZV has introduced a new procedure for ZV, BZV and FZOG insured patients in regards to the 'stamping of medication prescriptions' by SZV.

- When receiving a new prescription, the patient receives authorization by SZV's (if applicable).
- Depending on the type of (medication) prescription, this authorization is valid for a period ranging between 6-12 months (inclusive start- and end date).
- In consultation with SZV, the patient chooses one particular pharmacy, for which this authorization policy applies.
- This will be the only pharmacy in which the patient can fetch his/her medication during the 'stamped period' (with a maximum of 6-12 months).

### **What's an industrial accident insurance?**

The purpose of this insurance, is to insure employees (by their employers) for the costs of medical care and for loss of income due to an industrial accident. The allowance is 100%. In case of a permanent disability, a benefit will be provided. In case of death due to an industrial accident, related/dependents will also receive BO-allowance.

### **What's an industrial accident?**

An industrial accident is an accident during execution, or in connection with execution of work, that leads to incapacity for work or to medical care. Certain diseases are rated as industrial accidents. An accident that occurs to an employee on the way from his home to work or vice versa, is also seen as an industrial accident (if he/she has taken the shortest route).

### **What are your rights in case of an industrial accident?**

Your rights consist of medical care and hospitalization. Artificial parts of the body (prostheses) and tools.

**What happens for people which are financially dependent on the person who dies in case of an industrial accident?** In case of death due to an industrial accident, related/dependents will receive BO-allowance.

### **How high is the BO-allowance, in case of an industrial accident?**

100% of your daily wage during the first year.

80% of your daily wage during the following years.

In case of partial disability, you will receive a BO-allowance according to the disability percentage.

### **What to do if an industrial accident occurs?**

Day 1:

- If an industrial accident occurs, you have to report the accident immediately to your employer;
- You will receive an industrial accident form (white form) from your employer;
- This industrial accident form (white form) must be filled out completely by your employer (front and rear), including date, signature and stamp;
- Take this industrial accident form to the doctor who treats you for the first after the accident occurred (first aid, family physician, first aid, etc.);
- The doctor who treats you the first time, will fill out all details of the accident on your industrial accident form. Being: nature, extent and severity of the injury.

Day 2:

- On day 2 you have to visit the physician at SZV. You do not need to make an appointment at SZV, but can report to desk 2 between 07.00-10.00 AM.
- When you visit the physician of SZV, take both your insurance card, a fully completed, and signed, industrial accident form (white form) and your yellow- or blue card (government) with you.
- If the SZV physician confirms the industrial accident, he/she will sign off the industrial accident form and put an BO-date on it. A date will be set for a new medical check-up by the SZV physician.
- If the SZV physician confirms the industrial accident, you'll get paid 100% for 1 year. After this, the 'industrial accident allowance' will be 80% of your final salary.

- If the status of the work related injury remains unchanged for a period of 3 months, the SZV physician makes an appointment with you for an ' industrial accident-determination ' (BO-determination).
- If the SZV physician doesn't confirm the industrial accident, he/she won't sign the white form, but will put an AO-date on your yellow card (or blue card for civil servants). He/she will set a new date for a medical check-up.

### **You are not able to visit the SZV physician for an industrial accident control (BO-control)?**

If you are not able to visit the SZV physician for an industrial accident control on the 3<sup>rd</sup> day after commencement of the industrial accident, you can send a delegate to SZV to provide information about your accident.

This delegate has to take your insurance card and your white, yellow or blue form (completed) to the SZV physician. Based on the currently available information, the SZV physician determines a control appointment.

The only valid (and accepted) reasons why you cannot visit the SZV physician, are:

- A certificate from the doctor that you're not able to visit the SZV physician;
- Hospitalization/institutionalization;
- You are bedridden.

### **Industrial accident judgment (disability percentage)**

Based on an interview and physical examination, the SZV physician determines for how many percent you incapacitated. Your level of education, age and type of work will be taken into consideration.

### **Appeal. How does it work?**

By virtue of the Federal Ordinance Administrative Jurisprudence you have the following possibilities if you are in disagreement with this decision.

You can submit a written protest to the Director of the Executive Body Social and Health Insurance, Harbor View, Sparrow Road # 4, Philipsburg, St. Maarten within six weeks after the date that this decision has been issued or remitted. In your letter of protest clear mention must be made of the reasons of your disagreement and also of the decision which according to you the Executive Body Social & Health Insurance should take. Be sure to date your letter and please state your identification number. Please put on the envelope "letter of protest" and be sure to sign your letter. There are no costs involved with this protest procedure. You can also file a written appeal with the Court Recorder of St. Maarten.

This appeal must be submitted within six weeks after the date that this decision has been issued or remitted, or in cases where can be proven that this decision was received on a later date, within six weeks of said date. In your appeal, that has to be submitted in duplicate, clear mention must be made of the reason of your disagreement and also of the decision which according to you the Executive Body Social & Health Insurance should take. As a matter of principle a court fee will be charged when submitting an appeal by the Court Recorder.

# Employment Check-up Civil Servants

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Office hours employment check-up civil servants: daily appointments from 2.00 pm- 15.30 pm. Take your ID and insurance card with you.

The HR department of the government determines who is eligible for an employment check-up. The inspection consists of 2 parts.

## **Part 1: employment check-up civil servants**

To optimize the communication between you and SZV, you have to fill out the 'employment check-up form'. [Click here](#) to download the 'employment check-up form'.

You can drop off your fully completed 'employment check-up form' at desk 1 (building 3, level 1). The employers of SZV will give you a 'lab' form and an x-ray request form, with which you have to go to the hospital for examination. Once the lab- and x ray results have been received by SZV you will be called for a follow-up appointment.

## **Part 2: employment check-up civil servants**

You are going to visit the SZV physician for a physical examination and you are going to discuss your employment check-up form, your lab results and your x-ray results with the SZV physician. He/she will let you know if you are accepted or declined for your job as a civil servant.