

**Short Course  
Training**



**Training Programme no:  
10001388313**

# **MEDICAL & HEALTH INSURANCE – MEDICAL ASPECTS OF HOSPITAL & SURGICAL INSURANCE**

**18 - 19 June 2025**

**9.00 a.m. - 5.00 p.m.**

**Aii Training Room,  
Level 2, Bangunan  
AICB, Kuala Lumpur**

Asian Institute of Insurance 197701004772 (35445-H),  
(Formerly known as Malaysian Insurance Institute)

Level 6, Bangunan AICB, No.10 Jalan Dato' Onn, 50480 Kuala Lumpur, Malaysia  
For further information, please contact us via Email: [sales@aiaasia.org](mailto:sales@aiaasia.org)

[www.aii.org.my](http://www.aii.org.my)

## OBJECTIVE

Medical Aspects of Hospital Surgical Insurance is an intermediate level course that covers the content associated with hospitalized surgical insurance. This course deals with medical aspects of hospital surgical insurance. It is designed to make you understand the terms like congenital conditions, pre-existing and long-standing conditions, waiting period, medically necessary expenses, customary and reasonable charges and discusses how to maximize these benefits for the insured.

At the end of the programme, participants should be able to:

- Explain the key terminology/definition and calculate the various elements of the Hospital & Surgical Insurance benefit structure.
- Match the various expense items to their respective benefit category and calculate the amount of admissible and non-admissible claims.
- Explain the upgrading of rooms for medically necessary situations.
- Deepen understanding of the specialist, customary and reasonable charges.
- Explain M&H claims procedures and assessment.
- Identify various red flags relating to possible fraud.
- Identify and state the responsibilities of the various parties involved in using, delivering and financing healthcare.

## WHO SHOULD ATTEND

Underwriters, Claims Assessors, Sales Intermediaries, Customer Service Officers, Trainers, Product Designers and those involved in pricing, Healthcare Professionals, Software Programmers, Employee Benefit Professionals and Third Party Administrators and those who are managing medical insurance claims.

## ABOUT THE TRAINER

### **TAN ENG BEE**

*SRN, ANZII (Senior Assoc), ACS, FLMI, FLHC, FAHM, MBA (UK), CFP*

Ms Tan has more than 15 years of experience in the life insurance industry. She was an experienced staff nurse and clinical instructor before she started her career as a Medical Assistant and Life Insurance Underwriter.

Ms Tan is a Senior Associate of The Australian and New Zealand Institute of Insurance and Finance (ANZIIF), Fellow in Life & Health Claims, Associate in Customer Services, Fellow of Life Management Institute, Fellow in Academy of Health Management, and holds a Masters in Business Administration and is a Certified Financial Planner.

Throughout her insurance career, she held the roles of Manager of the Medical and Group Insurance Department and Vice President of New Business and Claims in a leading multinational insurance company.

Currently, Ms Tan is the Technical Adviser in a leading assistance company.



## COURSE CONTENT

Day	Content
1	<ul style="list-style-type: none"> <li>• Hospital &amp; Surgical Claim assessment</li> <li>• Structure of Hospital &amp; Surgical Insurance Benefits</li> <li>• Determine claims quantum based on:               <ul style="list-style-type: none"> <li>» Benefit provisions and limitations</li> <li>» Per one Disability</li> <li>» First Dollar Cover</li> </ul> </li> <li>» Co-payment</li> <li>» Extended/Major Medical Benefit Annual limit, Family and Life time limit</li> <li>» Reasonable &amp; Customary Charges, Daycare versus overnight confinement</li> <li>» Profit refund</li> </ul>
2	<ul style="list-style-type: none"> <li>• Tabulation and documentation of Hospital &amp; Surgical Claims</li> <li>• Managing Policy Excesses and Non-payable items</li> <li>• Hospital &amp; Surgical Insurance Fraud</li> <li>• Obligations of the Policy-owner, Insurance Company and Healthcare providers</li> <li>• Q&amp;A</li> </ul>

## REGISTRATION DETAILS

To register, please log in to [www.mii4u.org/ilms](http://www.mii4u.org/ilms)

	Aii Member	Non - Member
<b>Early Bird Fee</b> <i>(Register before: 28 May 2025)</i>	Single RM 1080 / USD 250	Single RM 1180 / USD 272
<b>Normal Fee</b> <i>(Register closing: 11 June 2025)</i>	Single RM 1180 / USD 272	Single RM 1280 / USD 300
	Group of 3 RM 1030 / USD 240	Group of 3 RM 1080 / USD 250

## FUTURE SKILLS FRAMEWORK



5 Prime Skills  
1 Power Skills  
Proficiency Level: Intermediate

### Skills Developed by Attending this Programme

#### Prime Skills

Financial Products and Services	<ol style="list-style-type: none"> <li>1. Marketing</li> <li>2. Product Advisory</li> <li>3. Product Design and Development</li> <li>4. Underwriting Management</li> </ol>
Investment and Financial Management	<ol style="list-style-type: none"> <li>5. Insurance Claims Processing</li> </ol>

#### Power Skills

Innovation and Delivery	<ol style="list-style-type: none"> <li>1. Problem Solving</li> </ol>
-------------------------	--

# HRD Claim Application

Asian Institute of Insurance (Aii) courses have been granted the status of Approved Training Programme (ATP) under the Human Resources Development Act 1992. Based on Training Providers Circular No. 3/2021, PSMB has imposed a requirement that training providers need to register their training programme under the HRD Corp Claimable Course Scheme to offer training to the employers who are registered under the Human Resource Development Corporation (HRD Corp).

## 1. What is HRD Corp Claimable Courses?

HRD Corp Claimable Courses formerly known as SBL Khas is a scheme to assist registered employers, especially those with limited resources to train and upskill their employees in line with their operational and business requirements. Under this scheme, HRD Corp will pay the course fee (subjected to 4% service fee from 1st April 2021) directly to the training providers by deducting the amount from the employers' levy account. HRD Corp will also pay other claimable allowances to the employer.

## 2. How are Training Providers or Employers to submit for HRD Corp Claimable Courses?

Asian Institute of Insurance (Aii) will submit their Courses registration via the HRDC e-Tris system. Once course is approved as Claimable Course (previously known as SBL Khas course), the approved course will appear in the HRDC e-Tris system.

Employers will need to access the e-Tris system to select the course and submit to HRDC for grant approval. The total claimable amount is subject to the approval of each Employer individual grant application, Once HRDC approves Employer grant, the company must provide the approved grant code to Asian Institute of Insurance (Aii).

After the training is conducted, Employers are required to complete HRDC Attendance Reports eg. JD14 and submit necessary documents to ensure HRDC settlement of Asian Institute of Insurance (Aii) invoice.

Asian Institute of Insurance (Aii) will submit the invoice directly to HRDC with the approved grant code for each participant or Employer.

## 3. How to submit the grant application?

Please click on link for information on training grants application: <https://hrdcorp.gov.my/employer-guidelines/>

## 4. What are the supporting documents required?

Please click on link for information on training grants application:

<https://hrdcorp.gov.my/skim-bantuan-latihan-khas-sbl-khas-2/>

### Important Notice

- Effective **1<sup>st</sup> August 2019**, training programmes must commence within six (6) months from the date of training grant applications are made and training claim submissions must be made not more than six (6) months from the date the training programmes are completed.
- Application must be submitted by employers before training date commencement.

For more information and updates on HRDC, please refer to its official webpage at [www.hrdcorp.gov.my](http://www.hrdcorp.gov.my). Should you have any problem in accessing your e-Tris account, kindly forward the issue to HRDC IT Help Desk at [ithelpdesk@hrdcorp.gov.my](mailto:ithelpdesk@hrdcorp.gov.my)

## Application Process

01

Application  
via e-TRIS

Documents Required:

- Quotation / Invoice
- Training Schedule / Course Content
- Trainer Profile

02

Approval

Documents Required:

- To share Grant ID to Training Provider

03

Claim

Documents Required:

- Itinerary (airfare) - if any
- Receipt & Invoice (transportation) - if any