Mølholm Healthcare

Working hours:

Better Health Exclusive

Subscription Terms

Insurance conditions 1 January 2015
§ 1  Who is included?

All employees who are covered by a Mølholm Healthcare Working Hours.

§ 11  The subscription conditions apply from 1 January 2015.

§ 12  The company entering into the contract with Mølholm Forsikring A/S is considered to be the subscription-holder.

§ 13  No waiting time will be applicable to employees. (see § 13.1)

§ 13.1  However, current treatment and planned treatment are not covered.

§ 13.2  Clause 1.3.1 will not apply to new employees/newly-insured if at least 3 months of seniority can be proved from another insurance company up to the date of enrolment.

§ 14  When enrolling in Better Health Exclusive, the employee shall not provide health information.

§ 2  Who is covered by Better Health Exclusive?

Employees of a company registered (CBR no.) in Denmark, which has entered into a contract with Mølholm Forsikring A/S, and employees who have subscribed to Better Health Exclusive through a subscription agreement. The employee has an obligation to notify Mølholm Forsikring A/S of any change of address.

Subscription coverage:
Better Health Exclusive include the following types of treatment:
Chiropractic treatment
Physiotherapy
Reflexology
Massage
Psychologist
Psychiatrist
Acupuncture
Ergotherapy
Chiropodist

Number of treatments
Chiropractic treatment: Unlimited for 7 months.
Physiotherapy: Unlimited for 7 months.
Reflexology: A maximum of 10 treatments, over a maximum of 7 months.
Massage: A maximum of 4 treatments, over a maximum of 7 months.
Psychology: Unlimited number of treatments over 6 months. Within Mølholm Forsikring’s psychologist network, unlimited in time.
Acupuncture: A maximum of 10 treatments, over a maximum of 7 months.
Ergotherapy: A maximum of 10 treatments, over a maximum of 7 months.
Chiropodist: A maximum of 4 treatments, over a maximum of 7 months.
§ 4 What is covered and what is not?

§ 4.1 It is a prerequisite for commencing a course of treatment, that it is a work-related injury, disease, disorder or mental problem.

§ 4.2 Problems that arise during leisure hours or in connection with sports activities are not covered by the scheme, and menstrual pain, allergies and/or symptoms that can be attributed to psycho-social aspects are also not covered.

§ 4.3 Before determining a course of treatment, Mølholm Forsikring will assess whether the employee can be treated within the framework of the healthcare scheme. The agreement does not guarantee the employee time off to be treated during working hours. It is therefore up to each company to determine the conditions for time off in connection with treatments, including time off for any transport to and from treatment.

§ 4.4 The treatment must be medically prescribed for physiotherapy and a general psychologist (with a doctor’s referral), i.e. employees can receive treatment during normal working hours without a deduction in salary, unless the treatment can take place outside of working hours.

§ 4.4.1 Better Health Exclusive covers work-related diseases or the consequences of a work-related accident, meaning significantly impaired condition of health, which, according to generally accepted medical practice, can be cured by treatment (physiotherapy, chiropractics, etc.). The treatment shall, according to generally accepted medical practice, be appropriate to undergo in order to cure the illness or injury concerned.

The illness or injury being cured significantly as a result of treatment means that the insured party’s condition of health, according to generally accepted medical practice, will be significantly improved by his/her having undergone the treatment relative to not having undergone it.

§ 4.4.2 A doctor’s referral is not required for acute psychological care, work-related stress, work-related acupuncture, work-related reflexology, work-related podiatry, work-related massage or work-related ergotherapy.

§ 45 Transport to and from treatment is not covered by the scheme. Employees who wish to avail of the scheme, must bear the cost of transportation.

§ 5 Referral from a general practitioner:
Mølholm Forsikring A/S must have a referral to the treatment to be covered by Better Health Exclusive. The aim is for the company and the employee to make the duration of the work-related injury as short as possible, and to provide the employee with the most appropriate treatment possible.

Claims

Claims must be made within the period of insurance. In connection with discontinuation of the insurance, claims for work-related injuries/disorders/diseases that have occurred and are lodged in the period of insurance will be covered for a period of up to 6 months after discontinuation of the healthcare insurance, is the insured party is dismissed, awarded a disability pension, a reduced-hours job or light duties.

Claims must be made to www.mølholm-forsikring.dk or notified by telephone to tel. 65 20 21 20.

To qualify for coverage, treatment of the work-related injury must be approved in writing by Mølholm Forsikring A/S before it is initiated. Treatment of new onset illness that is eligible for cover, requiring treatment (psychologist and chiropractor), may according to the circumstances be commenced without Mølholm Forsikring A/S approval. The claim must be reported no later than 14 days after the first treatment.

§ 7 Intensive physiotherapy and chronic physiotherapy and intensive chiropractics and chronic chiropractics.

The insured person cannot choose between intensive physiotherapy and chronic physical therapy and intensive chiropractics and chronic chiropractics. In case of a permanent/chronic/long-term disorder, chronic physiotherapy and chronic chiropractics can be claimed if the disorder/disease/injury is work-related.
§ 7.0.2.2 In case of awarding a further series of therapy, it will be assessed whether the employee would be better advised to allow himself/herself to be examined by a specialist doctor. In case of awarding a further series of therapy, there is no need to complete a new claim. It may be required in individual cases that the employee completes an claim report after 3 months of treatment, in order to ascertain whether there is really a need for specialist treatment.

§ 7.0.2.3 A physiotherapy/chiropractor/ergotherapy/massage/reflexology/ acupuncture treatment means one treatment of 35-45 minutes. If longer treatment is taken, this will count as two or more treatments.

§ 7.0.2.4 
Mølholm Forsikring A/S' network

NordicNetcare is Mølholm Forsikring A/S' own network for physiotherapy and chiropractics. NordicNetcare has agreements with 320 physiotherapy clinics and 180 chiropractic clinics. The employee receive a visit from a physiotherapist, who takes care of the professional examination. In connection with the examination, another form of treatment may be recommend, if it is deemed appropriate.

§ 7.0.2.4.1 In NordicNetcare, there is unlimited treatment of work-related disorders/diseases/injuries.

§ 7.0.2.4.2 The practitioner determines the course of treatment.

§ 7.0.2.4.3 Mølholm Forsikring A/S' first letter to the employee will include a grant of the necessary number of treatments.

§ 7.0.2.5 In case of work-related chronic disorders, a maximum of 10 physiotherapy or 10 chiropractic treatment sessions may be awarded if such treatment is thought to lead to a significant improvement. These sessions must take place within 12 months of the award. A new award can be granted with a new claim and a new referral.

§ 7.0.2.6 When the insured party has a chronic/permanent disorder/disease/symptoms of the locomotive apparatus, there is coverage until the surgical procedure
or until the insured party’s employment contract is terminated.

§ 7.1.2 Chiropractic treatments are awarded in portions of 5 treatments.

§ 7.1.3 If the treatment is a combination treatment (physiotherapy, chiropractics, acupuncture, reflexology), a maximum of 12 treatments can be granted per calendar year.

However, the maximum number of treatment that can be awarded is the number of treatments listed under each module, e.g. 10 acupuncture treatments and then there are two treatments for other treatment.

§ 7.1.3.1 Physical therapy and chiropractic treatments and combination treatments (Clause 7.1.3) are only granted for disorders of the locomotive apparatus.

§ 7.2 Physiotherapy and chiropractics bills must be submitted no later than 3 months after the final treatment. If not, they will not be refunded.

§ 7.3 If the employee chooses a physiotherapist who is not approved by the public health insurance, the insured party’s contribution will be covered.

If the employee chooses a physiotherapist who is not approved by the public health insurance (without charge no.) or without subsidies from the public health insurance system, the reimbursement per treatment session is DKK 155.

After a surgical procedure at a public hospital or paid by the public sector at a private hospital, physiotherapy may be approved for up to 6 months. The granting of up to 6 months’ physiotherapy shall commence on the day of surgery.

If the employee has been awarded intensive physiotherapy or chiropractic treatment and no treatment has been given over a period of 7 months, the employee may claim again. If just one session of treatment has been performed, the rules in Clause 7.0.1 shall apply. A new claim and a new referral must be submitted.

Mølholm Forsikring is entitled to receive the employee’s subsidy from the healthcare insurance association Sygeforsikring Danmark.

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§ 7.7 Ergotherapy:

Up to 10 sessions of treatment are covered, al-
though maximally for a period of 7 months.

§ 78  Acupuncture:
Up to 10 sessions of treatment are covered, although maximally for a period of 7 months.

§ 78.1  If no treatment (operation) has been performed, Better Health Exclusive covers the employee’s costs in connection with ergotherapy, acupuncture and reflexology. Thereafter, a period of 12 months shall elapse from the last treatment until further therapy can be approved.

§ 78.2  Acupuncture, ergotherapy, massage and reflexology do not have to be recommended or referred by a general practitioner or specialist doctor. Acupuncture, ergotherapy, massage and reflexology can only be used for musculoskeletal disorders.

§ 78.3  Acupuncture, ergotherapy, massage and reflexology treatments can cost a maximum of DKK 395 per treatment. The excess amount must be paid by the employee.

§ 79  Reflexology:
Up to 10 sessions of treatment are covered, although maximally for a period of 7 months.

§ 79.1  Massage:
Up to 4 sessions of treatment are covered, although maximally for a period of 7 months.

§ 79.2  The reflexologist, acupuncturist and massage therapist must be a RAB-registered therapist. RAB is an acronym for registered alternative practitioner. This is a new protected title that may only be used by practitioners who meet a number of legal requirements, including training, ethics and good clinical practice. The RAB organisation is the result of cooperation between the Danish National Board of Health and the Danish Ministry of Health.

§ 801  If performed by a practitioner in Mølholm Forsikring A/S’ network of psychologists, unlimited treatment of work-related diseases/disorders will be awarded. Both the number and duration of the treatment is unlimited. Treatment is always awarded in series of 5 sessions at a time.

§ 8 Mental illness

BETTER HEALTH EXCLUSIVE covers the cost of treatment (including conversational therapy) for mental illness diagnosed as a work-related injury/illness/disorder. At the same time, the illness must be deemed by general specialist medical assessment to be curable by means of treatment. The treatment must be carried out by psychologist (MSc in Psychology) or psychiatrist (doctor with specialist qualification in psychiatry). The 10-day treatment guarantee does not apply to the treatment of mental illness.

§ 8.0.1  If performed by a practitioner in Mølholm Forsikring A/S’ network of psychologists, unlimited treatment of work-related diseases/disorders will be awarded. Both the number and duration of the treatment is unlimited. Treatment is always awarded in series of 5 sessions at a time.

§ 8.1  A treatment session is assumed to be 50 minutes. The treatment of work-related disorders/diseases can only take place in Mølholm Forsikring A/S’ own network. This is in order to ensure that treatment is not provided for ailments other than those allowed by the National Tax Board and the Ministry of Taxation.

§ 8.2  The practitioner (never the insured party) determines how many sessions of treatment are required.

§ 8.3  When psychologist treatment is performed by a practitioner in Mølholm Forsikring A/S’ network, a
new claim must be made every 6 months including a statement from the psychologist, which will be assigned a new claim number by Mølholm Forsikring A/S.

§ 8.4 When transferring from another insurance company, the insured party can be transferred to the Mølholm Forsikring A/S network.

§ 8.5 If the insured party is subject to a collective bargaining agreement which requires unlimited psychologist treatment, the insured party is free to transfer to the Mølholm Forsikring A/S network.

Contact your general practitioner. Your work-related injury may be more serious than first thought.

Contact Mølholm Forsikring A/S (telephone 65 20 21 20) to obtain a copy of the claims form or if you have any questions. Injuries may be notified on www.mølholm-forsikring.dk