

**LIBERTY LIFE INSURANCE ZAMBIA LIMITED**

Kwacha Pension House, Stand 4604, Tito Road,
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PO Box 35139, Lusaka
t +260 211 255536 f +260 211 255537 w www.liberty.co.zm

Directors: M A Gobie*, H Lubamba, S C Wenman*
(*South African)

Company Secretary: BDO Zambia Business Advisory Services

Liberty Life Insurance Zambia Limited Reg. No. 120485

Dear Member

COVID-19: We are committed to providing you with continuous online service**In light of COVID-19, we will be communicating with you electronically only**

Given the containment and mitigation measures imposed due to the outbreak of COVID-19 in Zambia, we will be taking the following steps, effective immediately and until further notice, to maintain an adequate level of service for all our stakeholders:

1. Our Liberty Health Cover office will be closed to the public to ensure social distancing and to prevent the spread of COVID-19.
2. If you need to submit any documents to us, please submit them by email or online submission only. This will ensure that we continue to process your documents and claims while the office remains closed.
3. We will send all documents electronically only.
4. All payments will only be made and received electronically.

You can continue to access our services through our website, email or phone lines

We are committed to providing you with ongoing service during this time to the best of our abilities. You can access our services in any of the following ways:

- Through the online self-service portal available at www.libertyhealth.net/zambia/en. Simply use the 'Login' button on the homepage to log in or activate your secure online account.
- By submitting claims and related queries via email to claims@libertyhealth.net. Please scan or take a photo of your claims and ensure the documents are clear, detailed and easy to read. Also attach proof of payment in the form of a receipt or proof of electronic funds transfer (EFT). Ensure that the file size is below 10MB per email to enable easy download.
- By calling us on **+260 95 5256871, +260 97 0636660 or +260 96 5205113** during normal business hours, or emailing us at zambia@libertyhealth.net.
- By calling or emailing us for pre-authorisation on:
 - **+260 95 5256871, +260 97 0636660, +260 96 5205113** or via email membercare@libertyhealth.net or preauthzam@libertyhealth.net
- By calling our 24-hour line for medical emergencies only on **+260 95 5256871, +260 97 0636660 or +260 96 5205113**
- By calling us for International Medical Emergency Evacuations on **+260 95 5256871**

Thank you for your patience and understanding during this time

The health and safety of our employees and customers is our top priority. We understand that this new way of doing things is challenging, but if all of us unite in our response to COVID-19 and take the right actions, we can make a difference.

Thank you for your support.

Kind regards

Liberty Health Cover

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27th March 2020

Dear Health Provider Business Partners

Update on Coronavirus disease (COVID-19) outbreak

The global outbreak of the new coronavirus disease (COVID-19) continues to be closely monitored by world health authorities and Ministry of Health to curb the spread and societal impact of the disease.

We write to communicate to you the measures that Liberty Life Insurance Zambia is taking in light of this virus. In order to provide uninterrupted service to our clients, in an environment that promotes health and safety for both our clients and members of staff. We are implementing the following measures with immediate effect;

EMPLOYEE RELATED

Employees have been encouraged to practice social distancing, as a precautionary measure. This means minimising contact with large groups of people and deliberately increasing the space between themselves and other people to avoid spreading the virus. There will be specific instances where certain members of staff will be working from home. We have taken the necessary measures to ensure the integrity and security of data at all times.

PROVIDER ENGAGEMENTS

As employees may not be in a position to attend physical meetings with you and your personnel, they may be contacted directly on:

- | | |
|---|--------------------------|
| • Yoram Phiri – Case Manager | +260 955256871 |
| • Milimo Sikoobwe – Provider Relationship Officer | +260 97063660 and |
| • Mavis Mwiinga – Claims Administrator | +260 965205113 |

GENERAL CONTACT DETAILS

For general Liberty Health Cover related matters, you may direct these to the email addresses and phone numbers detailed below:

EMAIL ADDRESSES

- | | |
|--------------------------|--|
| ○ Claims related queries | claims@libertyhealth.net |
| ○ Pre-authorisations | membercare@libertyhealth.net |
| ○ General queries | zambia@libertyhealth.net |



OFFICE TELEPHONE NUMBERS

- +260 211 255 540
- +260 211 255 541
- +260 211 255 536

CLAIMS MANAGEMENT

- Benefit verification prior to providing services to a member/patient can still be done using the online portal, www.libertyhealth.net; <https://online.aspace.systems/member/check.ap>.
- We urge all our Health Providers to use the biometrics E-Claiming facility in order to ensure that claims are managed and paid in a timely manner. Claims captured and submitted via the E-Claiming system is real time so no issues with rejections and get into the system for remittance on a weekly basis. This will improve your cashflows over this uncertain period with the COVID-19 pandemic. Please contact Yoram Phiri or Milimo Sikooowe directly should you have any queries regarding the biometrics E-Claiming system.
- Where it is not possible for claims to be submitted via the biometrics E-Claiming system the following process must be followed to submit claims, however the processing of paper claims generally takes longer due to the validation process that is involved in processing such claims:
 - **Step 1** – Paper Claims to be dropped at the Liberty Head Office Claims Drop off Box by end of day every Thursday. These claims must be placed in sealed envelopes indicating the number of claims enclosed, total value of claims and an email address and telephone number of the person to be contacted for queries relating to the claims. If claims are couriered, the courier must be instructed to drop off the claims in the Drop off Box provided at the **Liberty Head Office, 1st Floor Kwacha Pension House, Stand 4604, Tito Road, Rhodes Park, Lusaka.**
 - **Step 2** – Liberty claims staff will collect the claims from the Drop Off Box every Friday morning for processing.
 - **Step 3** – Claims vetting will be done by the Liberty Claims Administrator who will contact the person detailed on the sealed envelope via email or telephone for any clarifications. In order to ensure that the communication reaches the correct person, the general email address on our records will also be copied into all emails sent for clarifications.
 - **Step 4** – Claims will then be processed and remittance advices will be sent with details of payments and rejections using the email address on our records.

We would therefore like to urge all providers to ensure that Liberty has the correct email addresses on record to be used for official communications. We would also encourage all Health Providers to contact **Milimo Sikooowe and Yoram Phiri** should you require any clarification on the process outlined above.

- In the event of a national lockdown being declared, we will be guided by authorities on the possibility of continuing to collect Paper Claims for processing and will advise accordingly of any changes that may be made to the processes mentioned above.



Kindly note that Liberty remains open for business and all new business is welcome.

We would like to take this opportunity to thank you for your cooperation and Understanding, our provider relations team remains available to answer any question and provide further clarity around the above guidelines or any other COVID-19 related questions.

Yours sincerely,

Mark Gobie
Managing Director