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## **AXA Hong Kong expands Medical Service in Greater Bay Area**

University of Hong Kong-Shenzhen Hospital newest addition to "AXA Signature Network"

Providing customers with quality medical options

AXA Hong Kong and University of Hong Kong-Shenzhen Hospital ("HKU-SZH") held their contract signing ceremony today, announcing HKU-SZH as the first official medical partner of "AXA Signature Network" ("the Network") in the Greater Bay Area. AXA Hong Kong's customers are entitled to insurance direct-billing service¹ which enables a stress-free treatment.

In recent years, the economic development of Hong Kong and the Mainland has been closely tied, and increasing numbers of Hong Kong people and Mainlanders are traveling between two places. Some Hongkongers even reside on the Mainland, due to work or various needs. According to the Outline Development Plan for Guangdong-Hong Kong-Macao Greater Bay Area<sup>2</sup>, the Greater Bay Area has a population of approximately 70 million. Further, the number of Hong Kong permanent residents who have stayed in Guangdong Province for six months or more (i.e around 183 days)reached 540,000<sup>3</sup> in 2018 as estimated by HKSAR Government. For AXA Hong Kong, which has always been one of Hong Kong's market leaders in medical insurance, the new cooperation will not only provide more choices for customers who frequently travel between the two regions but also enhance the medical service and competitiveness of local industry in the Greater Bay Area.

"With the rapid economic growth of the Greater Bay Area, its population is nearly ten times that of Hong Kong, which indicates an urgency to expand medical service under insurance coverage in order to meet a rising demand for quality medical care for residents. Committed to providing quality and innovative medical services, AXA Hong Kong has long been searching for National-3A-hospitals in the Mainland as medical partners; HKU-SZH's goal to promote safety and an exceptional medical experience has coincided with our service vision. AXA Hong Kong is pleased to work with HKU-SZH to establish the first stronghold of medical service under insurance coverage in the Greater Bay Area. We will continue to strengthen our medical insurance business and fully respond to customer needs with the most complete medical governance system," said **Koh Yi Mien, Managing Director of Health and Employee Benefits, AXA Hong Kong**.

HKU-SZH is a National-3A major comprehensive public hospital built by the Shenzhen municipal government with the introduction of a modern management model by the University of Hong Kong ("HKU"). The Hospital has attained the Australian Council on Healthcare Standards (ACHS) accreditation and was selected as a high-level hospital in Guangdong Province in June 2018. HKU-SZH has also begun to increase its total bed complement to

<sup>&</sup>lt;sup>1</sup> Direct billing is only applicable for confinement or treatment conducted at the healthcare facilities within the AXA Signature Network. Please refer to policy for more details of the terms and conditions, exclusions and limitations.

<sup>&</sup>lt;sup>2</sup> Outline Development Plan for Guangdong-Hong Kong-Macao Greater Bay Area:

https://www.bayarea.gov.hk/filemanager/en/share/pdf/Outline\_Development\_Plan.pdf

<sup>&</sup>lt;sup>3</sup> Information from Census and Statistics Department of HKSAR: https://www.censtatd.gov.hk/hkstat/sub/sp150.jsp?productCode=D5320188





3,000 from the current 2,000 beds in operation. Leveraging on HKU's highly-regarded medical disciplines, it has established six centres of excellence, namely in Reproductive Medicine & Prenatal Diagnosis, Comprehensive Cancer Treatment, Cardiovascular Therapy, Orthopedics and Traumatology, Organ Transplantation and Infectious Diseases.

As a service innovation for cross-border medical care, HKU-SZH became the first mainland hospital to be piloted by the Hong Kong Government's "Elderly Health Care Voucher Scheme" on October 6, 2015. The number of voucher redemptions has since exceeded 11,000 in three years of trial. Moreover, there are a growing number of Hong Kong people who seek medical service at HKU-SZH. In 2018, more than 110,000 Hong Kong residents were treated by the emergency department of HKU-SZH, along with 3,000 inpatient cases which accounted for about 2% of HKU-SZH's total hospital services.

"We are thrilled to be working with AXA Hong Kong in bringing a quality service experience to patients. HKU-SZH will establish four international centres for the Greater Bay Area, including the International Medical Centre, Medical Talent Training Centre, Medical Science and Technology Innovation Centre, and Hospital Management Innovation Centre, to advance and promote the integration of medical service, teaching, research and management. The mission of HKU-SZH is not only to be a 'first-class nationally and renowned internationally' hospital, but also to become a world-leading teaching hospital and medical faculty serving as a cradle for grooming medical talent in China," said **Professor Chung-mau Lo, Chief Executive of University of Hong Kong-Shenzhen Hospital.** 

To fulfill the needs of the public at multiple levels, HKU-SZH has established the International Medical Centre ("IMC") to provide high-end medical services with internationally advanced standards. The IMC is located separately in the block V building of HKU-SZH, with a total area of 35,000 square metres, comprising more than 200 wards. The IMC is staffed with overseas and HKU professor-level doctors, as well as senior doctors from the Mainland, providing premium health care services in the local market and to foreigners. Medical services at IMC include General Services, Internal Medicine, Surgery, Orthopedics, Pediatrics, Obstetrics & Gynaecology, Oncology, Chinese Medicine, Reproductive Medicine, Physiotherapy, Occupational Therapy, Speech Therapy, Ophthalmology, Dermatology, Otorhinolaryngology, Dental, Postpartum Rehabilitation, Health Management, 24-hour A&E and inpatient services. IMC offers a comfortable environment enabling patients to feel comfortable during their stay.

"In 2018, the IMC 'Accident and Emergency' (A&E) visiting numbers exceeded 45,000, with over 2,700 patients being hospitalised for treatment and later discharged. Of these, stay-over patients from Hong Kong, Macau, Taiwan and other areas accounted for up to 10% of the monthly visitors. There was also a 35% increase in A&E usage in 2018 from the previous year. Currently, AXA Hong Kong is the first and only Hong Kong insurance company that has a direct billing agreement with the IMC," said **Dr. Christopher Hui, Deputy Director of International Medical Centre, University of Hong Kong-Shenzhen Hospital.** 

At the IMC, credit accounts are available for patients with a premium insurance plan, applicable to body check, outpatient and inpatient services. After joining the insurance plan of AXA Hong Kong, patients will be entitled to IMC's premium medical expense pre-payment services, by which the bill will be charged directly to AXA Hong Kong from IMC. The patient is only required to provide proof of identity to use the medical services. Moreover, IMC already has direct-billing contracts with 25 other insurance companies and cooperative units in Mainland





China, and is experienced in providing credit accounts to patients with a premium insurance plan for body checks, outpatient and inpatient services.

"AXA Signature Network" is the first in the market with experience Network doctors to offer the best quality medical services and second medical opinions to customers. With participation from six top private hospitals in Hong Kong, the network will have support from 500 general and specialist doctors, in the areas of Pediatric Surgery, Neurosurgery, Infectious Diseases, Cardiothoracic Surgery and more. The Network covers Hong Kong Island, Kowloon, the New Territories, and regions in the Greater Bay Area. With a rigorous monitoring system, AXA Hong Kong regularly reviews the list of participating doctors and evaluates the quality of medical services to ensure customers are given the high quality and most appropriate treatment.

Previously, seeking medical treatment in the Mainland was a time-consuming and troublesome process. With requirements for settling the fee upfront, or with only the deposit being waived, customers sometimes would even need to bring pre-approved documents. Now, the Network has also expanded the credit hospitalisation service to HKU-SZH. Whether in Hong Kong or the Mainland, customers can easily log onto the MyAXA application or call the 24-hour Hong Kong Customer Service Hotline for simple pre-approval. Simply present a medical card upon admission and access to consultation and credit service will be granted<sup>1</sup>. If further professional support is needed, customers can call the Hong Kong Customer Service Hotline for referral to a nurse or medical professional for follow-up. AXA Hong Kong will also assist clients with critical illnesses to seek second medical advice from network registered doctors or third-party medical experts, ensuring that they receive proper clinical care.



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1. Koh Yi Mien, Managing Director of Health and Employee Benefits of AXA Hong Kong and Professor Chung-mau Lo, Chief Executive of University of Hong Kong-Shenzhen Hospital (HKU-SZH) announced HKU-SZH as the official medical partner of "AXA Signature Network" ("the Network"), providing customers with quality cross-border medical options

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Page 3







2. International Medical Centre (IMC), University of Hong Kong-Shenzhen Hospital (HKU-SZH)



3. International Medical Centre (IMC) wards offer a comfortable environment, enabling patients to feel welcome and comfortable during their stay.





#### ABOUT AXA HONG KONG AND MACAU

AXA Hong Kong and Macau, a member of the AXA Group, prides itself on serving over 1.3 million customers  $^{[1]}$  in the region. In addition to being the #1 global Property & Casualty commercial lines insurer  $^{[2]}$ , we have also been the #1 insurance brand worldwide for ten consecutive years  $^{[3]}$ . In Hong Kong and Macau, we are also one of the largest health protection providers.

'Empowering people to live a better life' is the goal of AXA Hong Kong and Macau, which is reflected in everything we do. We are one of the most diversified insurers, providing a full range of coverage for individual and commercial customers. We offer all-round, integrated solutions across Life, Health and Property & Casualty to address all their insurance needs.

As an innovative insurer, we leverage on Big Data and AI to transform the customer experience endto-end, making insurance simpler and more personal. We continue to drive innovation notably in health and protection, supporting customers in prevention, treatment and recovery.

We also believe it is our inherent responsibility to support the communities in which we operate. AXA Foundation is our flagship corporate social responsibility programme covering all of our efforts in promoting health, education and community support to create a positive and lasting impact in Hong Kong and Macau.

[1] Including customers of AXA China Region Insurance Company Limited, AXA China Region Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability), and AXA General Insurance Hong Kong Limited

[2] AXA Corporate Solutions, AXA Matrix Risk Consultants, AXA Insurance Company, and AXA Art with AXA XL's insurance and reinsurance operations combined

[3] Interbrand Best Global Brand 2018 (By brand value)

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#### **About University of Hong Kong-Shenzhen Hospital**

Fully funded by the Municipal Government of Shenzhen, HKU-SZ Hospital is a large public general hospital running on HKU's modern management mode. With a 367,000 sq. m floor area within a 192,000 sq. m. compound, the RMB 4 billion Complex is home to 2,000 beds, and will be to 3,000 beds upon the completion of its ongoing Phase-II Project.

Seizing the rare opportunity of deepening Hong Kong-Shenzhen cooperation, it set up and operates 6 medical centers based on major specialties of top-class international caliber in HKU: Reproductive Medicine & Prenatal Diagnosis, Comprehensive Cancer Treatment, Cardiovascular Therapy, Orthopedics & Traumatology, Organ Transplantation, and Infectious Diseases. In addition, it also operates an International Medical Center (IMC), offering quality medical services of advanced world standards.

It was fully accredited by the Australian Council of Healthcare Standard (ACHS) in September 2015, promoted to be a Grade III Level A national general hospital in November 2017, and selected among the Guangdong's Advanced Hospitals Under Development in June 2018.

The international Medical Center was established by HKU-SZH to offer high-end quality patient-centered healthcare services of international standards to better satisfy and diversified needs of patients from both China and abroad. With over 200 beds in single deluxe or VIP suites, IMC boasts a strong professional force, consisting of consultants of professor standing from HKU and other advanced countries, as well as senior doctors in Mainland of China. It is designed to provide local and foreigner with high-quality and accessible healthcare service.

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