1. What medical conditions are financially covered by UNHCR?

Note that because of the huge demand and limited funding UNHCR health assistance can only be provided to those suffering from life-threatening emergencies.

Some of the most common life-threatening emergency cases are:

Heart attack, severe shortness of breath, babies with severe vomiting/diarrhea, high fever, imminent delivery, severe bleeding, trauma, severe burns, convulsions, and unconsciousness.

UNHCR provides also some health assistance related to (for more info check Q10 and Q12):

- Deliveries (normal delivery and Caesarian section)
- Care for new born babies
- Some Orthopedic cases

If you have a life-threatening condition, go to the nearest health facility and remember to call NEXtCARE immediately (see hotlines at the end of this document).

If possible, go to contracted hospitals by NEXtCARE, UNHCR’s partner for emergency healthcare, because you may have to pay more if you go to any other hospital. If you don’t know which hospital to go, call NEXtCARE.

Once you reach the emergency room, you will be seen by a doctor.

If you need hospitalization, NEXtCARE will follow up on your case and decide on coverage based on UNHCR medical policies and your medical condition.

If your admission is approved, UNHCR will cover 75% of your hospital bill and you will need to pay the remaining 25%. Ask NEXtCARE for an estimation of what you will have to pay. If your admission is not approved, you will pay 100% of your hospital bill.

To know more on access to healthcare supported by UNHCR check the health brochure available in any UNHCR centre, in NEXtCARE centres in hospitals or online at www.refugees-lebanon.org. You can also call any UNHCR hotline or ask any organization partnering with UNHCR.

2. What is NEXtCARE and what do they do?

NEXtCARE is the new partner of UNHCR for emergency medical care and deliveries at hospitals as of 1st January 2017. Their hotline is 01504020, 24 hours/7 days.

You should contact NEXtCARE:
- If you are in an emergency situation and facing difficulties accessing hospital admission
- To know the contracted hospitals by NEXtCARE, UNHCR’s partner for emergency healthcare.

If you are in a contracted hospital and in need of emergency healthcare, please inform NEXtCARE about your arrival at the hospital and make sure you remind the hospital that they also need to contact NEXtCARE immediately.

NEXtCARE hotline however is in no position to provide you ANY information beyond hospital care.

NEXtCARE does not decide on medical coverage and approval. NEXtCARE only refers your medical case to UNHCR and UNHCR has the final decision on your medical case.

3. **Is NEXtCARE present in the hospitals?**

NEXtCARE staff are present in 10 hospitals and also they rotate around contracted hospitals. In the hospitals with the highest number of refugee admissions, NEXtCARE has an office. If you don’t see their office, ask the hospital reception/admissions desk. In case NEXtCARE office is not available, you can always call their hotline 01504020.

4. **Who decides on who receive health assistance: The hospital, NEXtCARE or UNHCR?**

UNHCR has the final decision on your medical case. The hospital and NEXtCARE only refer your medical case to UNHCR.

5. **What happens if I have a health emergency during the night and the NEXtCARE hotlines are not answering?**

Please try to call other NEXtCARE hotline several times or wait and call again. It can be that your local hotline is just helping another patient.

6. **The hospital told me there is no available space to receive patients. What do I do?**

Call NEXtCARE and head to the nearest contracted hospital immediately. NEXtCARE will find a solution even if this might take some time. It is not advisable that patients with life threatening medical conditions relocate to another hospital unless strictly necessary and the doctors in the hospitals are obliged to give you treatment.

7. **Do I have to pay (leave a deposit) at the hospital before any treatment?**

Yes, the health system in Lebanon is privatized and you may have to contribute to your healthcare. Please be aware that in case UNHCR decide that your medical case will be covered, UNHCR will be covering 75% of the cost, your share will be 25%. If the deposit exceeds this amount, it will be reimbursed to you by the hospital. You will have to keep the receipt.

8. **The hospital didn’t give me a receipt after the treatment, why?**

It is your responsibility to ask the hospital to give you a receipt. Please always ask for a receipt that includes full details of costs. A receipt could help UNHCR’s partner to do a follow up with the hospital about your medical case, if needed.

9. **What happens if the hospital tells me that they called NEXtCARE and that my case cannot be covered by UNHCR?**
Your responsibility is to get the feedback from NEXtCARE, and not only from the doctors in the hospital.

10. How many times can a pregnant woman approach the Primary Health Care (PHC) Centre?

You can approach a PHC as many times as you wish. However, UNHCR can only support financially 4 visits. Based on the medical recommendations, the woman has to complete 4 visits during the pregnancy, unless any complications arise, the woman can have additional visits. The woman should keep the pregnancy card issued at the PHC, where she can track her visits.

11. What do I do if there is no available incubator for my new born baby in the hospital?

Not all new born babies are in need of an incubator after delivery. The doctors in the hospital will have to determine if this is needed. In any case, please call immediately NEXtCARE if the hospital tells you so, as they can follow up with the hospital directly.

12. Will NEXtCARE cover the lab tests requested by the physician at the PHC center?

No, NEXtCARE is UNHCR’s partner for healthcare at hospitals.

UNHCR cover the costs for diagnostic requested by the doctor at the PHC. UNHCR only covers 85% of the value of some critical tests for those less than 5 years, pregnant women, persons with disabilities and above 60 years. This means that all refugees between the ages of 5 and 60 years will have to pay 100% of the PHC fees.

13. The doctor in the hospital told me that I have to deliver my child by an operation called ‘Caesarean section’. What do I do?

Caesarean delivery is a medical decision. When the doctor tells you this, you can inform NEXtCARE which will look into your medical documents and decide on coverage accordingly.

14. The hospital retained my ID and/or the UNHCR registration certificate (UN paper). What do I do?

The hospital cannot retain your ID or UN paper. The Ministry of Health of Lebanon considers this an illegal practice. If this happens, call NEXtCARE immediately. Please also inform the UNHCR office closest to your area of residence.

15. Can UNHCR cover the fees to the hospital if I have a road or work accident?

No. The insurance of the car owner or of the company where you work should cover the medical expenses. However, if this is not possible, please call NEXtCARE. NEXtCARE will need the Police report and will follow up with UNHCR concerning the possibility of coverage of your medical case in case the perpetrator is unknown.

16. Can NEXtCARE refer me to an organization that can support the payment of the remaining 25% uncovered by UNHCR for life saving treatments?

If you cannot afford to pay the 25%, inform NEXtCARE in advance upon admission to hospital so they can try looking for alternatives or provide you with names of organizations that can support you. You should call NEXtCARE before the treatment, or before the payment is requested by the hospital.

17. Are there any health organizations in Lebanon that can support the payment of the remaining 25% uncovered by UNHCR for life saving treatments?
Maybe, but we are not informed of all assistance available. You may ask the local authorities and associations in your area of residence. Sometimes NEXtCARE will be able to direct you to an organization that can help you.

18. Is NEXtCARE supporting cardiac treatment and surgery?

Some interventions are approved by UNHCR. UNHCR decides upon review of the medical case depending on the level of medical treatment needed. Patients with cardiac conditions need to approach a UNHCR supported hospital and provide all available medical documents to the NEXtCARE delegate. Please also contact NEXtCARE immediately to know which hospital can provide cardiac treatment, and for the feedback on assistance.

19. If we encountered a problem during out stay at the hospital to whom we need to report for support?

Please call NEXtCARE immediately or approach them in the hospital.

20. Will the hospital return my deposit if I receive approval for coverage from NEXtCARE and/or other agencies?

The hospital will deduct your share of the hospitalization cost which is 25%. The hospital will return the deposit if it is more than what you have to pay, but please make sure to keep the receipt of payment/refund in order to ensure you receive it. If you face problems, please inform NEXtCARE.

21. What happens if there is a medical error done by the doctors at the hospitals?

UNHCR and its partners shall not be held responsible for malpractice, physical or mental harm or adverse outcomes of medical interventions provided by the affiliated hospitals or any third party hospital that have admitted UNHCR referred refugees. All these incidents will have to be settled between the treating hospitals and the patient or his/her family.

Only the Ministry of Public Health can intervene if there is a medical error by the doctors at the hospital. Please report/call NEXtCARE nevertheless.

22. I never approached UNHCR and I’m not registered, can I receive hospital care by UNHCR?

If you need hospitalization from a life-threatening emergency and have not approached UNHCR before; UNHCR could cover 75% for the first 48h. However, this is not guaranteed, as UNHCR needs to prove your identity and assess your case. When in the hospital, call NEXtCARE so they will inform UNHCR.

After treatment (or during the treatment if you are hospitalized) you/your family will be asked to approach or book an appointment to the UNHCR centre nearest to the place where you live where you will be counseled on what to do and you will receive information on available health services. Please bring your ID or any document that can prove your Syrian nationality.

23. I have been inactivated by UNHCR; can I receive health assistance by UNHCR?

If you have been inactivated by UNHCR, you can still receive health assistance from UNHCR if you need urgent hospital care. Please bring to UNHCR your ID or any document that can prove your nationality.

24. I am Lebanese and my wife is Syrian. Can our child receive health assistance by UNHCR?
No. According to the Lebanese law, a child is considered Lebanese if born of a Lebanese father. Lebanese nationals are not receiving health assistance support from UNHCR as they are not refugees.

25. **I am Syrian and my wife Lebanese. Can our child receive health assistance by UNHCR?**

Your wife will have to pay the delivery fees as she is Lebanese but the child can receive assistance from UNHCR.

26. **My wife is Syrian and I am Palestinian. From which UN agency are we entitled to receive support, UNRWA or UNHCR?**

Your wife is entitled to receive UNHCR support for medical services, while you and your child are both Palestinians and are entitled to benefit from the medical assistance of UNRWA.

**NEXtCARE Lebanon can be contacted at the following hotlines:**

**Lebanon: 01 504020. 24 hours 7/7 days.**

**UNHCR hotlines**

**Tripoli**

71 911 496: General information about services

Monday - Friday, 8.30 until 16.30

**South**

76500370: Queries and counseling

76500380: Appointments (Add-ons, Recording, Renewals, etc...)

Monday- Friday, 8:30 until 16:00

**Mount Lebanon**

01820848

Monday-Friday, 7.00 until 17.00

This is both for registration and protection issues.

**Bekaa**

76611811: Protection hotline

08930468: Appointments (Add-ons, Recording, Renewals, etc...)

Monday-Friday, 8:30 until 16:00