



FREQUENTLY ASKED QUESTIONS

Questions and answers to the most common questions about Veiovis TrueAccess

Veiovis TrueAccess

What is Veiovis TrueAccess?

Veiovis TrueAccess is a subscription or membership program giving instant access to all departments at FHP Health Centers and Pharmacy in Guam/Saipan at discounted rates from the current self pay rates. This is not a health insurance plan but can be used as a supplement to your current health plan. The Veiovis TrueAccess membership offers a significant savings off of the standard walk-in rates, so a good option for the uninsured, under insured, insured patients with high deductibles, HSA plans, exclusions, limited plans or those that have hit their maximum benefits and have to self pay. TrueAccess is about greater access and the ability to stretch your health care dollar, offer you more options and meet your medical needs without sacrificing quality.

Is this insurance?

No. It is important to know that Veiovis TrueAccess is not insurance, but a membership program for full access to all departments and services within the FHP Health Center at discounted self pay rates. Very similar to a Costco or Sam's Club membership. Although there is no insurance coverage or co pays, Veiovis TrueAccess can be viewed as a supplement to a patient's current health plan coverage, a stand alone product for self pay services or simply used for the 10% discount off of over-the-counter products within the Pharmacy and Vision Center.

I have insurance, will this benefit me?

If you have a deductible and have to self pay for services until you reach your deductible (which is generally not the goal), then services at discounted rates will stretch your healthcare dollar. However, if insurance will cover the service and you're only responsible for a co-pay, it is in your best interest for your insurance to be billed at the insured rate and your co-pay will be less than self-paying at a discounted rate. If there are gaps in your insurance, such as coverage for dental or vision, TrueAccess will benefit you as you can still have access to those services at FHP but at discounted self-pay rates. If the FHP Health Center doesn't accept your insurance, then you can self-pay utilizing your Veiovis discount rate and submit for reimbursement. But always double check with your insurance company regarding deductible and reimbursements rates for network and out of network services. Everyone can benefit from the 10% discount on over the counter products in the Vision Center and Pharmacy.

I have TakeCare Insurance, will this benefit me?

Veiovis TrueAccess will only benefit or enhance a TakeCare Insured Member's benefits when utilizing the discount on over-the-counter products in the FHP Pharmacy and Vision Center. It is generally in your best interest to utilize your insurance benefits and rates over self-pay rates, even at a discount.



Do I get a discount off my co-pay?

No, the discount only applies to the current self-pay rates on services. The Veiovis TrueAccess discount doesn't apply to co-pays or already discounted packages. But everyone can benefit from the 10% discount off of over-the-counter products in the FHP Pharmacy and Vision Center.

If I purchased my VTA membership in Saipan, can I use it in Guam?

Yes, your membership number can be verified in our system at either location and will allow you to avail of TrueAccess discounts at both FHP Health Centers.

Can I use my Veiovis TrueAccess discount anywhere besides FHP Health Center?

No. At this time, your TrueAccess discount can only be availed within the FHP Health Centers in Saipan and Guam and off of the self-pay Ambulatory Surgical Center (ASC) rates at the Surgicenter.

Do I need a TrueAccess membership if I'd like to avail of GlobalAccess services off island?

A TrueAccess membership is not necessary to avail of the GlobalAccess services. GlobalAccess works on a case-by-case or procedure-by-procedure basis. However, TrueAccess may be beneficial for those seeking care before and after their off island service.

Who Benefits from Veiovis TrueAccess?

Everyone. If you have a Health Savings Account (HSA), Veiovis TrueAccess rates and discounts will stretch your HSA dollars. Insured or limited insurance plan holders, Veiovis can optimize your high deductible, offer discounts in departments that may not be covered in your health plan such as vision, dental or over the counter products. For the uninsured individuals, TrueAccess is ideal to ensure you meet your medical or urgent care needs at the FHP Health Center at discounted self-pay rates without sacrificing quality.

Who is eligible, how long does my application take to process and when can I use my discount?

Everyone is eligible and there are no prior condition exclusions. As soon as your application is entered into the system, you will receive a member number and can start availing of your discounts immediately.