

There has been a lot of misinformation and false rumors recklessly being thrown around about the Cube World Company Philippine Program. Whether because of ignorance, fear, or just a need to feel important by trying to come up with something that sounds relevant, the people spreading this inaccurate and false information are doing a great disservice to those who can actually benefit from healthcare here in the Philippines.

Many of our U.S. citizens are squeaking by with little to no healthcare. Many of them should be getting regular care, but aren't because of the healthcare system here in the Philippines. The Cube World Philippines Program makes it possible to receive ongoing and preventative care that can improve and maintain the quality of their lives. But these irresponsible, fear-mongering individuals who have no concept of what's really going on put out their completely uninformed opinions that have no basis in facts. They have nothing better to do than try to sound knowledgeable when they are anything but. Rather than do actual research, they speak from ignorance and are robbing the very people who most need healthcare.

For those of you that are just so negative or self-important to even check out what the facts are before you speak, I invite you to provide evidence of your claims and backup what you say with facts. If you don't need healthcare or you don't want it because you're too busy being negative and looking for ways to sound important, that's perfectly ok. But stop scaring people away with your self-serving propaganda and robbing these people of the benefits and lifestyle improvements that are available to them.

For those of you that are interested in finding out more about what the Cube World Philippines Program has to offer you in terms of healthcare, read the FAQ below, contact someone who is involved with the program enough to know what's really going on, or come to one of our informative meetings. You could be missing out on some tremendous benefits. Note that this FAQ provides **relevant links and resources to back up what is said**, unlike the nonsense being put out as fact by some of these clowns. Many of these guys are like the fake news so prominent right now.

Frequently Asked Questions (FAQ)

Who is Cube World and where are they located?

Cube World is a California-based independent management company helping to administer and coordinate doctors and patients in conjunction with HMO's. Cube World and its Philippine program are about a year-and-a-half old. If it was older then this program would have been offered before. Everything has to start somewhere. That's why it's called innovation. Cube's purpose is to contract and deal with the doctors and patients in the Philippines. The U.S. side is administered by Cube's parent IPA (Independent Practices Association). As the program is new - our network consists of four entities in Manila, Quezon City, and Subic (which comprise approximately 9 locations - sufficient to service the geographical area we cover right now), Cube itself doesn't need to maintain a large staff directly under their name. Much of the total workload is distributed among the participating companies - Cube, Ideal Healthcare, and Unified Insurance. Cube is responsible for contracting doctors and disbursing their payments (outpatient only) and acting as the contact point in the Philippines for all three companies and the associated entities in the U.S.

Cube is domiciled (registered) in California. We aren't registered as "international" because at this point there is no need to be. Since the HMO isn't involved in the Philippines for outpatient care (it's a self-funded value-added service Cube offers to its members), there is no need to register internationally and create a whole new bureaucracy to deal with international trade and governments, etc. Operations are based in California and Philippine doctors/hospitals are paid as outsourced foreign service contractors by Cube World. U.S. companies don't have to register as "international" to outsource services like ordering consulting services from engineers in India or routing customer service through a call center in Manila.

Will I be enrolled in a California-only HMO?

Yes. HMO's operate at the state level with each state having their own insurance laws and regulations. Although they attempt to follow the example set by the National Association of Insurance Commissioners (NAIC), the laws are still set by the individual state legislatures. So even HMO's that operate in multiple states tend to segregate members by state since the businesses must conform to each state's regulations. Also, HMO's require their members stateside to utilize medical providers within the HMO's network. Again, since laws are state-by-state, the contracted providers tend to be compartmentalized by state.

Cube World, the company that is offering extended benefits in the Philippines to its members, is a California-based independent management company dealing with HMO's and healthcare providers. Since Cube World is based in California, it must deal with HMO's also based in California for the reasons mentioned above.

Is Cube World a California-only company?

As mentioned above, insurance companies are state-regulated. Cube World is a California company. Until the time comes that President Trump changes the regulations regarding healthcare and state lines, Cube World can only deal with HMO's within its home state of California.

Does this program use Medicare/Medi-Cal to pay?

Cube World is not a competitor with Medicare, but rather works within their guidelines within the U.S. If you were to go to the U.S., you would be covered under a Medicare-based HMO.

Medicare and Medi-Cal are only allowed to be used in the United States. **It is illegal for Medicare funds to be paid to non-U.S. entities.** Medicare funds are NOT used to pay for your medical care under the Philippine program. For Philippine outpatient coverage, nothing whatsoever is billed back to the HMO's or Medicare. And all HMO's offer the emergency care reimbursement for those needing care outside the U.S. which covers hospitalization and emergency care. Using a line of credit from Baypointe Hospital allows you to wait for reimbursement before paying for inpatient, emergency, and urgent care at their facility. This means you can leave the hospital without having to pay your bill upfront.

What do I pay?

Cube and the associated HMO's charge nothing extra above what is already paid from the enrollee's Social Security Part B (deducted from your monthly Social Security income) and any small prescription medicine copays (same as in the U.S. with any HMO). If you are already paying for the benefit of a U.S. HMO and not receiving that benefit, this program allows you to claim that benefit **plus** the extended benefits offered by Cube World here in the Philippines.

Will I lose my TriCare coverage?

No. Cube World is not a competitor with TriCare. TriCare is not a health plan. They are a federal entitlement based on situation. As such, they will always be there for TriCare beneficiaries. TriCare will still kick in, if needed. Even if a Cube enrollee were to cancel their Cube World coverage, their entitlement (TriCare) would still be available to them. TriCare does not go away.

I have heard people here claiming the doctors involved with Cube World are scammers.

This is just a case of uninformed people throwing out false allegations based on gossip without any research into the facts. Dr. Arnel Joaquin is the owner and chief medical director of Cube World Company. He sits on the board consisting of professionals from various facets of the healthcare industry. Dr. Joaquin graduated with honors from University of the Philippines (UP), one of the most prestigious medical institutions in the Philippines. If you know anything about medicine here in the Philippines, UP graduates are some of the most respected and sought after doctors available. He emigrated to the United States where he continued his medical career serving residencies at both Wayne State University in Michigan and UCLA in California. His specialties are internal medicine and geriatric patients. He has been a doctor for 28 years, 24 of those years in the U.S. He has enjoyed a long, prosperous, and respected career in medicine. The healthcare industry is one of the most heavily regulated industries in the U.S. There are people whose entire job is to spend every working day trying to root out fraud and abuse. Dr. Joaquin is not going to risk his reputation, his medical license, and his livelihood to scam a relatively small population here in the Philippines. He is as far from a scammer as you can get. Here are some independent links where you can check his credentials:

<http://health.usnews.com/doctors/arnel-joaquin-361988>

<http://www.healthcare4ppl.com/physician/california/los-angeles/arnel-m-joaquin-1720032980.html>

<http://www.doctorwiki.org/dr-arnel-m-joaquin-internal-medicine/>

<https://www.doximity.com/pub/arnel-joaquin-md>

Furthermore, Cube World's Philippine program has been presented in a detailed white paper to the Social Security Administration personnel at the U.S. Embassy here in Manila. The Social Security personnel **had no issues with the program.**

Someone said that Cube World Company has been charged with false billings and double-charging Medicare.

Again, this is typical gossip from people who are either uninformed (and too lazy to verify what comes out of their mouths) or are just so busy trying to sound like they know something because they have nothing better to do. There are no cases for any misconduct or illegal activities filed or pending against Cube World, any of its joint companies, or any of its personnel. This can be verified here:

<http://www.courtreference.com/California-Courts.htm>

Back in 2012, there was a settlement with one of the HMO's Cube World deals with, SCAN, where an error from the state caused overcharging within the Medi-Cal system for SCAN. This was touted by one self-important resident of the Subic area as, "SCAN has already been nailed for false filing and billing for patients in California...I can guarantee you that they will false claims filed with Medicare and possibly Medi-Cal. I wouldn't touch this a twenty-one foot poll. Going to be a lot of people hurt and possibly imprisoned."

If you read the article below that covered the incident, you will see that SCAN was found to have no knowledge of what was happening and the settlement was just refunding the money erroneously paid to SCAN. There was no intent to defraud anyone and the **Justice Department** stated that the overpayments stemmed from the State of California's rate setting process, NOT from anything that SCAN did. One can only guess that this guy didn't bother to actually read anything before shooting his mouth off.

See the article here:

<https://home.modernhealthcare.com/clickshare/authenticateUserSubscription.do?CSProduct=modernhealthcare-metered&CSAuthReq=1:573625416766695:AID:C234BBC84238EC98E133B0B04EDA613F&AID=/20120824/NEWS/308249962&title=SCAN%20Health%20Plan%20to%20pay%20%24319.9%20million%20settlement%20&CSTargetURL=http://www.modernhealthcare.com/article/20120824/NEWS/308249962>

SCAN is an HMO that operates in both California and Arizona and was founded by a group of senior citizens seeking something better for health coverage.

see link: https://en.wikipedia.org/wiki/SCAN_Health_Plan

SCAN is considered one of the top HMO's in California. If Kaiser is considered 5-star (which they are and just won't work with anyone else), SCAN is 4-star. SCAN is the HMO known for having the least restrictions on their benefits, CMS rates the HMO's. Here are the results for 2017:

<http://uisofca.com/the-medicare-star-ratings-2017/>

SCAN came in at 4/5 stars from CMS and our personal experience with the benefits they offer (for example, they offer virtually unlimited 100% emergency reimbursement whereas many plans have a small co-pay and cap out at a total dollar amount like \$25,000) makes them one of our favorite plans, especially for the Philippine program where emergency/inpatient falls under HMO reimbursement. Compare that to Tri-Care!

I have heard people here claim that Cube World has nothing but complaints being posted against them. What's that all about?

Obviously, the person/people that claim this just went looking for complaints. The simple fact is, most of the time, if all you look for are complaints, you will find them. Most consumer-sourced sites will be heavily complaint-biased since, for most people, if you get good service, you tend to expect it and don't take the time to find a site and write a review. It's angry people who usually take time to post something. In this case, it's not even true that there are complaints against Cube World Company.

For example, someone in the Subic area sent out an email claiming, "Cube World is an office inside a shady California hospital that has three doctors and very bad comments.". This was presented as fact and was the only reference to the complaints on Cube World, making it sound like he had found bad review after bad review about Cube World. In researching complaints against Cube World, there were none to be found. One can only deduce that this person is trying as hard as possible to manufacture something that isn't there so he can sound important.

If you read the reviews for SCAN at the link below, you will see that there are some good reviews also, but the balance tips toward the complaint side due to the reasons mentioned in the previous question.

<https://m.yelp.com/biz/scan-health-plan-long-beach>

But you can find the same thing for any organization if it's all you're looking for. Here's the same thing for TriCare:

<https://tricare.pissedconsumer.com>

There will always be someone unhappy with the way things are done, especially if they feel the laws and policies are not the way they want them to be. Unfortunately, the laws are the laws and won't always be able to accommodate the will of every individual's personal feelings.

I am not a resident of California. If I change my address to there, how will it affect me in having to pay state taxes?

California bases state income tax on whether you are considered a full-time resident, part-time resident, or non-resident. This is based in great part on how much time you actually spend in California. For those that spend the vast majority of their time outside California, you are considered a non-resident and do not get assessed state income tax.

See reference here:

<https://www.ftb.ca.gov/individuals/filertn/nonresidents-part-year-residents.shtml>

If I change my mailing address to Calif with SSA, will all my mail from them go to that address. If it does how do I get it, in case they need to contact me, or they send my yearly "am I still alive letter"?

Yes, SSA's computer system only allows one address on file and has yet to be updated. You can't have a separate physical address and mailing address, not even a PO or AFO box. This has caused some inconvenience for those who have trouble receiving mail at their residence for various reasons, but to-date SSA has not updated their system to make things easier. Having an address that you can trust to forward your mail to you in an efficient and timely manner is important. Here in the Philippines, mail sent from the U.S. can take weeks to get to the recipient. One option is a mail

forwarding service that handles your correspondence for you when you are outside California, or a friend or relative who can handle this for you.

One benefit of a forwarding service is the option for any correspondence from SSA to be opened (with your express permission) so it can be scanned and emailed to you. This alleviates many problems with time-sensitive correspondence taking weeks to reach you. You can have the correspondence on your computer almost immediately instead of waiting to receive the physical correspondence and risk having a severely limited time to respond, or worst-case scenario, receiving time-sensitive correspondence after the time allowed to respond has expired.

PLEASE NOTE: In order for Baypointe Hospital to extend their line-of-credit for emergency/inpatient care, Baypointe Hospital has imposed the requirement of using a mail forwarding service of their choice. This is to ensure that if they perform medical service and allow the patient to leave the hospital without paying for those services, that the reimbursement from the HMO will actually be directed to paying off the line of credit.

If Medicare cannot be used to pay for treatment outside the U.S., then how can the HMO send me a reimbursement for "inpatient" treatment at a hospital in the Philippines? Isn't that against the law?

The HMO's can't force you to stay in a certain place all your life but still must find a way to cover non-outpatient medical care when you are traveling domestically or internationally. Domestic travel is easy for them. Should you need urgent or emergency care within the US, but outside the HMO service area, they can work directly with the medical provider as they are a US entity. Travel outside the US is handled through the reimbursement process as the HMO cannot pay a foreign entity. But as a US citizen and member of the HMO, they can reimburse you for urgent/emergency medical expenses. This is virtually universal among the HMO's and is completely legal. An additional plus to using this system is that you can be reimbursed for these types of medical expenses anywhere in the world, not just in the Philippines.

If I have residence in New Jersey, and the HMO is in Calif, how do I get inpatient or outpatient treatment in New Jersey from Medicare?

The idea of having a medical network under an HMO or through Cube World's extended benefits Philippine is that all of your routine and preventative outpatient care is handled in the place where you spend the majority of your time. This allows the formation of a network of contracted medical professionals to provide for your primary medical care, keeping you with a doctor that sees you on a regular basis and knows

your medical history, and helping to contain rising healthcare costs. So, if you spend most of your time in the Philippines, this is where you would receive your outpatient care. When in the US and outside of California, urgent and emergency care are still covered by the HMO dealing directly with a US medical provider in any state.