

Caring for you in the Bupa WAY

Bupa WAY programme - Musculoskeletal pain treatment

Have you ever sprained your ankle or experienced lower back pain? These are some of the most common musculoskeletal pain problems that affect the muscles, ligaments and tendons, and bones.

In Hong Kong, musculoskeletal problems rank third (13.5%) among the diseases most commonly requiring long-term follow-up¹. Although you might think musculoskeletal issues usually affect the elderly, a survey found that over 40% of respondents in their 30s had experienced musculoskeletal problems².

To provide eligible Bupa members with end-to-end care and support, we're pleased to introduce the

Bupa Walking Along with You (WAY) programme - Musculoskeletal pain treatment.

Organised by Bupa with our selected provider Quality HealthCare Medical Services (QHMS), the programme is here for you at all stages along your healthcare journey.

After your initial consultation, we'll guide you through different treatment options to improve your condition and manage your pain. Your designated Care Manager, a registered nurse, will provide regular guidance over the phone. If surgery is required, we can also refer you to a specialist and help with pre- and post-operative care, claims and more.

What is musculoskeletal disease?



Common conditions:

- **Osteoarthritis** – joint pain and stiffness due to aging
- **Sprains and strains** – damage to your muscles, tendons or ligaments
- **Fractures** – broken bones



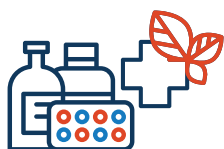
Common causes:

- **Aging**
- **Work-related injuries**, such as those due to overuse, poor posture and heavy lifting (e.g. carpal tunnel syndrome or bone spurs)
- **Sports-related injuries**, such as those due to overuse and repetitive movements (e.g. torn rotator cuff in the shoulder or torn anterior cruciate ligament in the knee)
- **Accidents**

Benefits of the programme



Free dedicated hotline answered by your **designated Care Manager** (a registered nurse) to provide health guidance, help with bookings and enquiries



One-stop multidisciplinary approach focusing on **non-invasive treatments**, including a mix of Western and traditional Chinese medicine, acupuncture, herbal remedies and physiotherapy



End-to-end care, from consultation through treatment and follow-up

Eligibility

Bupa members with clinical benefits are welcome to explore our WAY programme as a treatment option for musculoskeletal problems by calling our free dedicated hotline. Consultation and treatments offered within the programme will be covered subject to the medical insurance coverage and benefit limits of your Bupa insurance plan. Our selected provider will let you know more information before booking and you can also ask our Customer Care helpdesk for details.



In this programme, you can use your Bupa medical card (if applicable) for most services at network providers³. You can also choose to pay for your treatments and submit a claim to us afterwards.

For your first consultation, you can choose to visit our WAY clinics in Wan Chai and Causeway Bay. For follow-up, you can visit other clinics in locations including Wan Chai, Admiralty and Quarry Bay (depending on your treatment). The clinic list may change from time to time. To view the latest list, please visit myBupa.

How to use our Bupa WAY programme

Our Bupa WAY programme – Musculoskeletal pain treatment is here for you every step of the way, providing the right treatment and support for your condition. We focus on conservative treatment options first, so you won't receive any painful surgery unless it's medically necessary. Here's some examples of how it works.



Ms. Wong,
age 29

After working in an office for many years, Ms. Wong developed pain in her wrist and forearm. She'd spent a lot of time typing on a keyboard while also sitting with poor posture at her desk.

Finally, Ms. Wong decided to try to find a way to manage her pain. She called the WAY programme hotline and visited a GP for advice. At the clinic, she filled in a pain score card to evaluate her condition.

First, the doctor recommended traditional Chinese medicine remedies, followed by physiotherapy. These really helped to soothe the irritation in Ms. Wong's muscles and tendons.

Ms. Wong's Care Manager also provided advice on exercises and lifestyle changes so her condition would continue to improve. Then she could focus on the tasks at hand and working towards her next promotion.



Mr. Chan,
age 38

Mr. Chan worked long hours as a chef while saving up to open his own café. But lifting heavy pots and standing all day put a lot of pressure on his knees. One day, Mr. Chan slipped on the wet kitchen floor, and twisted one of his knees.

When the pain didn't improve, he called the WAY programme's dedicated hotline. Our Bupa staff helped to arrange a GP appointment the next day.

To ease Mr. Chan's pain, the doctor prescribed pain medication. She also recommended gentle physiotherapy to help heal the injury. Unfortunately, Mr. Chan's condition didn't improve with conservative treatment.

So he was referred to a specialist for knee surgery. Although he was no longer following the musculoskeletal pain treatment scheme, he could still call our Bupa WAY programme hotline for advice about his condition, claims and more.

These examples are for illustrative purposes only. Actual recommendations and treatments prescribed by providers in the WAY programme may vary based on each patient's condition and needs.



Dedicated hotline:
(852) 2517 5743⁴



Frequently asked questions

1. What clinics can I visit as part of the Bupa WAY programme – Musculoskeletal pain treatment?

For your first consultation, you can choose to visit our WAY clinics in Wan Chai and Causeway Bay. For follow-up, you can visit other clinics in locations including Wan Chai, Admiralty and Quarry Bay (depending on your treatment). No other clinics are currently included in the programme. The clinic list may change from time to time. To view the latest list, please visit myBupa.

2. What if the recommended treatment isn't covered under my Bupa health insurance scheme?

You can still receive the treatment and pay your medical expenses out of your own pocket.

3. Can I choose my own provider when I'm referred for treatment, such as Chinese medicine treatment, physiotherapy, surgery and so on?

As part of our end-to-end care, we will arrange treatments and specialist consultations for you at a WAY clinic. You can also choose your own provider outside the programme network. However, by doing so you'll exit the WAY programme and will no longer have a designated Care Manager. If you do decide to leave the WAY programme, you also have the option to re-join later on.

4. How will my designated Care Manager help me?

If you need any advice, you can contact your designated Care Manager at any time during office hours. Your Care Manager will also follow up about your condition and your treatment progress regularly with your consent.

Notes

1. Department of Health - Promoting HEALTH in Hong Kong: A Strategic Framework for Prevention and Control of Non-communicable Diseases: [Link](#)
2. A survey conducted by the Centre for Communication and Public Opinion Survey of the Chinese University of Hong Kong: [Link](#) (Chinese version)
3. Cashless treatment is not applicable to physiotherapy under the Bupa WAY programme – Musculoskeletal pain treatment. You'll need to pay the expenses yourself and submit a claim to Bupa afterwards (if applicable).
4. The WAY programme hotline is operated by Bupa. Hotline service hours are as follows: Monday to Friday, 9am to 6pm. The hotline is not available on Saturdays, Sundays and public holidays.

Terms and conditions

1. To participate in the Bupa WAY programme – Musculoskeletal pain treatment, you'll need to provide your consent for Bupa and QHMS to record and share information about your demographics and treatment outcomes.
2. Eligible members may use a valid Bupa medical card for cashless treatment in the Bupa WAY programme. For those without a Bupa medical card, or if the medical expenses exceed the member's coverage under or aren't covered by the member's Bupa insurance plan (e.g. excluded conditions), members will need to settle their expenses directly with the provider. For any ineligible expenses settled by a Bupa medical card, a shortfall notice will be sent to the member for settlement.
3. Medical services offered by the Bupa WAY programme are subject to the medical insurance coverage and/or benefit limits of each member's Bupa insurance plan. Before receiving any service, members should check their benefit entitlement in the membership certificate and/or schedule of benefits of their Bupa plan. Please contact our Customer Care helpdesk for more information.