

FACT SHEET

Patient Referral Policy 2026

1. Purpose

This policy governs the transfer and referral of eligible patients within the Cook Islands and to overseas, authorised under Section 7, 8, 13 and 33 of the Ministry of Health Act 2013. It sets out the administration, eligibility, cost coverage, referral processes, and responsibilities.

2. Scope

Patients must be registered in the TMO patient information system and approved by the Secretary of Health (SOH) and the Patient Referral Committee.

ELIGIBLE	NOT ELIGIBLE
<ul style="list-style-type: none"> › Resident Cook Islanders (1+ year continuous residence) › Permanently Returning Cook Islanders & family¹ (MFAI Passport Stamp) › Permanent Resident Certificate holders › Contract Expatriate Workers (6+ months continuous employment)² 	<ul style="list-style-type: none"> › Non-Cook Islanders on work/temporary permits (< 6 months) › Visitors and tourists to the Cook Islands › Cook Islanders permanently residing overseas › All costs in full are the patient's responsibility

Note: Foreign passport holders without NZ Citizenship are not eligible for free health services in NZ and are liable for all costs. TMO may fund one-way or return airfare at the SOH's discretion.

3. Policy Cover

Applies only to patients meeting the eligibility criteria above under one of the three-referral pathways:

- i. Pa Enea domestic referral
- ii. Referral to a public hospital or private clinics in Auckland, New Zealand or as approved by the SOH as international referral
- iii. Referral to another country approved by the SOH in consultation with the Patient Referral Committee

¹ Stand down 6 months with SOH discretion depending on the situation

² Employer should provide proof of the worker's confirmation of continuous employment

What's Covered

- › Return airfares/sea passage, oxygen, stretcher, airline call-out fees, and ambulance costs — **EXCEPT** for alcohol-related referrals, which follow separate cost-sharing rules.
- › TMO sources the most economical fares available.

Not Covered

- › Referrals arranged privately by the patient, their private GP, or during a private overseas visit **without** going through TMO are not covered. Special consideration may be granted by SOH in consultation from the TMO Referral Committee.

Patients must return within **3 months** of discharge and medical clearance. TMO support ceases after this period if the patient remains overseas by choice.

Legal Basis & Alcohol-Related Referrals

Under Section 13(4) of the Ministry of Health Act 2013, TMO may impose criteria, restrictions, or reimbursement obligations — including where alcohol, drug abuse, or illegal behaviour contributed to the need for referral (s13(4)(c)).

Access to Care: No one will be denied access to medical services or referral due to an alcohol-related incident. However, cost-recovery arrangements must be signed prior to departure, except in emergencies.

4. Types of Referral

Each referral pathway has its own route, cost-coverage rules and special criteria. The general activation process (in Section 6 below) applies to all types unless otherwise noted.

Alcohol-Related Referral (Domestic or International)

Applies where a referral (domestic or international) arises from an alcohol-related incident, such as a motor vehicle crash.

Patient cost liability:

- › Chartered flight / flight diversion for domestic transfer: patient liable for 50% of the cost
- › Rarotonga Hospital User Charges: full payment by the patient
- › Motor vehicle crash where patient is at fault and under the influence of alcohol: patient is liable to meet 50% of one way airfare Rarotonga/Auckland and inpatient costs (e.g., medical escort, ambulance transfers, airline call out fees, daily allowance of \$200 paid prior to departure)
- › Patients and/or their nominated next of kin must meet all costs.
- › Intoxication is determined via police and medical reports; where a lab test is unavailable, the MANSEEMSFUL test applies.

The Referral Committee may approve an accommodation allowance for Pa Enea referrals to Rarotonga.

Domestic Transfer (Pa Enea → Rarotonga)

For Pa Enea patients requiring secondary/tertiary care or approved elective surgery at Rarotonga Hospital or Oral Health Services in Tupapa.

- › Patient responsible for a crash, or involved in an incident while under the influence of drugs or alcohol that requires referral to Rarotonga, must pay 50% of all travel-related costs and inpatient hospital fees at Rarotonga Hospital.
- › If the patient was not directly responsible for the motor vehicle crash, cost recovery is managed as a civil case.
- › A medical report (available to the patient for a fee) will assist with claims.

- › TMO must provide the Crown Law Office and Cook Islands Police Prosecution with a copy of costs incurred for recovery.
- › The Referral Committee may approve an accommodation subsidy of \$20 per day.

Note: Patients who travel home without discharge or medical clearance must pay their own travel costs. If they fall ill again with the same condition, TMO will not cover transfer costs. TMO is only responsible for final repatriation after discharge or for urgent returns approved by the SOH.

Deceased patient:

- › TMO will cover the cost of returning the deceased (including approved family escort) back to their home island via cargo (freight of human remains).
- › A Death Certificate and Airway Bill must be presented to the TMO Patient Referral Coordinator at Rarotonga Hospital before payment is processed.

Change in patient management:

- › If a patient declines care after arrival in Rarotonga, a patient refusal form must be signed. The patient or next of kin is then responsible for all further costs, including return travel.
- › Patients who decline treatment in Rarotonga will not be covered by this policy for future referrals for the same diagnosis.

International Referral (Rarotonga → New Zealand / Overseas)

- › A patient may be referred overseas for tertiary care only if they are eligible under the Policy's criteria.
- › All alcohol-related motor vehicle crashes or other incidents referral would follow the above process on alcohol-related referrals.
- › Payment arrangement must be cleared prior to referral unless otherwise agreed by other arrangements.
- › If the patient is not responsible for a motor vehicle crash or incident, cost recovery becomes a civil case.
- › Medical reports are available to patients at a cost to aid their claim.
- › TMO must also send cost details to Crown Law Office and Cook Islands Police Prosecution.
- › The daily per diem for medical/nurse escorts (as per the latest HR Personnel Policies and Procedures) must be paid before departure; all other transfer costs are charged at 50%, with repayment schedules available.

Note:

Final repatriation is covered only after TMO receives a discharge summary or medical clearance from the Accepting Officer, or for urgent returns approved by the Secretary of Health (SOH).

Patients must return within 3 months after being cleared by the Accepting Officer in New Zealand or other country as approved by the SOH. If not, referral support ends and the patient loses referral status.

If referred for new conditions, patients can return if the next appointment is more than 3 months away. If the appointment is within 3 months, the patient must stay until cleared by a specialist.

Deceased patient:

- › TMO will cover the cost of returning the deceased (including approved family escort) back to Rarotonga and to their home island via cargo (freight of human remains).
- › A Death Certificate and Airway Bill must be presented to the TMO Patient Referral Coordinator at Rarotonga Hospital before payment is processed.
- › If the patient remains in New Zealand for more than 3 months after discharge or medical clearance, TMO is no longer responsible for their return fare or transport of remains.

Change in patient management:

- › Patients who decline treatment to New Zealand will not be covered by this policy for future referrals for the same diagnosis.

Repatriation of Palliative Care Patient from New Zealand to Cook Islands:

- › TMO provides a Medical and/or Nurse Escort for the return of referred palliative care patients from New Zealand to the Cook Islands.
- › MEDA clearance must be initiated by the public hospital or hospice in New Zealand where the patient resides.
- › Coordination is managed by the New Zealand-based Patient Referral Coordinator.

Self-Referrals or Private Clinic Referrals

Referrals arranged independently or through private clinics, without TMO involvement, are not covered in this Policy. Special consideration may be granted by SOH in consultation from the TMO Referral Committee.

- › For domestic referrals, any medical or nursing escorts for private referrals under health insurance schemes from Pa Enea will be paid of \$350.
- › For international referrals, medical or nursing escorts for referrals under private or medical health insurance schemes from Rarotonga will be paid \$500 per day.

5. Special Patient Criteria

These criteria apply to both domestic and international referrals.

Under 16 / Student (≤18)	Accompanied by 1 family member able to make decisions on their behalf (parent, uncle, aunt, or grandparent).
65 Years & Over	Accompanied by 1 family member (spouse or next of kin) able to make decisions on their behalf.
Dependent Child / Infant (≤4 yrs)	May accompany the patient. A twin of a sick twin baby up to 4 years old may travel with the mother.
Infirm & Destitute	Return fare for patient plus 1 nominated family member able to make decisions on their behalf; registered through Ministry of Internal Affairs.
Chronic Disability	Return fare for patient; may be accompanied by a family member upon referring doctor verifying escort need.

6. Referral Activation Process

1	Consult & Present Officer In-Charge consults Accepting Officer / Chief Medical Officer (CMO) and presents clinical history, findings and reason for referral.
2	Activate Referral Accepting Officer / CMO activates referral based on clinical presentation and clarifications.

3

Inform & Document

Referring Doctor informs patient, completes referral form and referral letter; all documentation emailed to Patient Referral Coordinator.

4

Communicate Requirements

CMO / Director informs Accepting Officer of all requirements for safe patient transfer to Rarotonga.

5

Coordinate Logistics

Patient Referral Coordinator arranges travel, documentation, MEDA (Medical Information form for Air Travel) form, ambulance, and escort as required.

6

SOH Final Approval

Secretary of Health provides final approval. Urgent cases: verbal/text approval; written confirmation required on first working day.

8. Definitions & Acronyms

Term	Definition
Resident Cook Islander	Cook Islands Polynesian descent; lived continuously in Cook Islands for 1+ year and permanently resides in Cook Islands.
Permanent Resident	Holds Permanent Resident status under the Cook Islands Constitution; permanently resides in Cook Islands.
Infirm & Destitute	Patients registered and managed through the Cook Islands Ministry of Internal Affairs.
Chronic Disability	Where a person's disabilities limit them from providing an income for themselves.
MANSEEMSFUL Test	Police intoxication test (Memory, Admission, Note, Speech, Eyes, Erratic driving, Movements, Smell, Face, Unsteady, Liquor) used when lab tests are unavailable.

Acronym	Meaning
TMO	Te Marae Ora – Ministry of Health
SOH	Secretary of Health
CMO	Chief Medical Officer
CNO	Chief Nursing Officer
DHHS	Director of Hospital Health Services
HOM	Head of Ministry
NZ	New Zealand
MEDA	Medical Information Form for Air Travel
Pa Enuā	Outer Islands of Cook Islands
MFAI	Ministry of Foreign Affairs & Immigration

7. Roles & Responsibilities

Referring Doctor
<ul style="list-style-type: none"> › Complete referral form, patient consent form, and referral letter › Complete Air New Zealand MEDA form › Consult with Air NZ Medical Office duty doctor as required › Inform patient of imminent referral
Accepting Doctor (New Zealand)
<ul style="list-style-type: none"> › Accept referral via email or phone call › Manage patient in New Zealand › Provide medical clearance once all follow-up appointments are complete

- › Provide copy of medical clearance to referring doctor and Rarotonga Coordinator

Patient Referral Coordinator

- › Verify passport and arrange travel, ambulance, and MEDA logistics
- › Provide NZ Patient Referral information pamphlet and WINZ Financial Assistance checklist
- › Ensure appropriate escort is identified; per diem provided before departure
- › Send completed Referral Form to SOH for final approval
- › Monitor database and ensure patient returns within 3 months of clearance (Medtech)

Finance Officer

- › Activate airfare payment upon receipt of invoice, completed and authorised Referral Form and works order
- › Disburse medical escort cash float upon receipt of expenditure summary and travel documents
- › Process reimbursements: requires letter of recommendation, SOH/HOM approval, and patient e-ticket