

## **insurance-sosua FAQ : Does the Governmental Social Security work?**

The Governmental Social System is based on the German principals of Bismarck and established in the Law (Ley 87-01). It is an obligation for all registered businesses. This means, that every employer has to register his employees at the treasury of the Social Security (TSS). Who does not choose a health provider drops automatically into one of the Government (i.e. SENASA, SALUD SEGURA). The Governmental health provider does not have many clinics under contract, so the services of them are poor for employees.

Mostly the problem is detected by the lack of knowledge from lawyers or accountants about the handling of the health system. That is why an organization chart of control was established which helps employers and employees to let the system work. The license of the Intermediates to a PROMOTOR DE SALUD gives the opportunity for businesses to interact with the health providers.

Seguros Kling & Co offers this service for free to all employers and their employees as representative of the biggest health providers in the country. We help you to be affiliated with the most recommended health providers of this country (Humano, Monumental, Palic, Universal) which have the best clinics on the north coast under contract.

**IMPORTANT:** We do not cover the work of the lawyers or accountants! We are the intermediate in all aspects of the health plans!

The governmental health plan is in many aspects better than a private insurance. But to have a better service and cover in the clinics a complementary plan can be added.