

Claremont Hospital

SETTLEMENT OF YOUR ACCOUNT

TERMS AND CONDITIONS OF PAYMENT FOR IN-PATIENT AND DAY CASE PATIENTS

1. Hospital charges will be levied in accordance with the Hospital's prevailing prices.
2. Charges are levied by the Hospital to the patient and it is the responsibility of the patient or the patient's guardian to ensure that charges are paid in full within the terms stated, regardless of whether a third party agreement exists to satisfy the account in whole or part.
3. As an independent medical practitioner, your Consultant has chosen to use Claremont Hospital to carry out his/her private practice. However, as an independent practitioner he/she does not have the authority, implied or otherwise, to enter into contracts on behalf of the Hospital for the services it provides.
4. If you are covered in whole by a UK based medical insurer providing an agreement is in force with this Hospital, you may opt for direct settlement, whereby accounts are submitted by the Hospital to the insurance company concerned and payment is received direct from the company. If you wish to take advantage of this service you should provide your claim form and insurance documents or confirmation of cover.
5. Where a direct settlement is not in force with the Hospital or is not taken up by patients, patients will be treated as non-insured, non-fixed price patients and a deposit may be required.
6. If you are covered by a UK based medical insurer in whole it is in your own interests to confirm the level of your cover and eligibility. The financial contract for payment will exist between yourself and the Hospital. Should your insurer decline to pay your account in whole or part, or delay payment for whatever reason, you will be held personally responsible for the payment of the account. The Hospital's terms of business are 30 days net.
7. If you are part insured by a medical insurer or covered in whole or in part by a non UK based medical insurer you will be treated as a non insured patient by Claremont Hospital.
8. If you are not covered wholly or partly by a UK based medical insurer the Hospital may at its discretion prior to admission offer, in writing, a fixed price package, the Hospital does not authorise any third parties, including Consultant users of the Hospital, to enter into on its behalf any such legally binding fixed price contracts.

The Hospital in the context of its fixed price package scheme may act as a fee collection agent for Consultants. This fee collection service does not relate to or include any pre-admission or post-discharge out-patient consultation fees payable to the Consultants who will bill you for these visits separately. Fixed price package patients are subject to an

additional range of terms and conditions which are published and available separately. This package does however, cover all the Hospital charges relating to the surgical procedure or condition for which the admission is being undertaken and any unforeseen circumstances arising directly as a result of the admission procedure or condition.

Patients who have not been offered a fixed price in writing prior to admission will be asked to pay a deposit on admission which would equate to an estimation of likely Hospital charges, the calculation being based on a fee for each service consumed basis. This would encompass accommodation including patient meals etc, drugs, dressings, tests, operating theatre procedure costs etc. A final bill including miscellaneous items will be presented and become payable on discharge.

Payment will be made by bankers draft, cash, credit card – Access or Visa or debit card (Switch) - personal cheques are accepted up to the limit of the cheque guarantee card; personal cheques over the limit must be tendered 5 banking days in advance of admission to allow clearance.

9. A separate account will be raised for personal items not covered by medical insurance eg take home drugs and consumables, loan equipment, telephone calls, visitor's meals etc. Payment of this account is requested on discharge from the Hospital.
10. Claremont Hospital reserves the right to increase charges at any time without prior notice.

ADDITIONAL TERMS AND CONDITIONS RELATING TO FIXED PRICE TREATMENT

1. The Fixed Price includes:
 - Accommodation
 - Theatre Fees
 - Nursing Care
 - Services of Resident Medical Officer
 - In-patient diagnostic services excluding MRI, Ultrasound scans ,CT examinations and any histology
 - In-patient physiotherapy
 - Surgical appliances and prostheses (except where stated)
 - Hospital charges for one out-patient visit following discharge for removal of stitches or wound dressing

 2. The Fixed Price excludes (unless stated in your written quotation):
 - Consultant Surgeon and Anaesthetist fees
 - Out-patient consultations either before or after your in-patient care
 - Personal charges (telephone, visitors meals, alcoholic drinks etc)
 - MRI, Ultrasound scans, CT examinations and any histology
 - ECG examinations
 - Out-patient physiotherapy either before or after discharge
 - Journeys by taxi or private ambulance
 - Fees for any other surgeon or anaesthetist required apart from those responsible for your treatment. This applies whether or not the complication is related to your original treatment.
- PLEASE READ CAREFULLY**
3. The price covers the treatment or condition for which you are originally admitted and related complications only. Should you be found, at either pre-operative assessment, or on admission, to have a pre-existing condition which requires additional treatment and/or extra nights stay in hospital, further charges will be incurred.

 4. Should a problem arise which is not related to your fixed price treatment or a related complication and your consultant considers treatment to be necessary, additional charges will be made in accordance with the hospital's standard scale of charges prevailing at that time. You or your next of kin will be advised of any additional charges before they are incurred.

 5. Claremont Hospital reserves the right to terminate the Fixed Price Agreement immediately in the event of your failure to disclose any pre-existing condition known to you.

 6. The price only covers care arranged at Claremont Hospital itself and not at any other unit.

 7. No refund will be given if you remain in the hospital for less than the expected length of stay or if any elements of care are not used (e.g. physiotherapy).

8. Fixed Price treatment ends on the earliest of the following dates: the hospital discharge date set by your consultant, or the day you leave hospital. At your own request, you may continue to stay in hospital after that date, in which case the hospital's normal charges will apply.

9. In the event of a related complication arising, the hospital reserves the right to review your care after 30 days continuous stay in hospital, following discussion with you and your consultant. A decision may then be made to charge for additional care from and including the 31st day onwards. However, if you remain in the hospital beyond the 30 day limit, any subsequent re-admission will not be included in the price.

10. In the event that you have to be re-admitted in respect of a related complication, the original price will cover your hospital charges (subject to clause 9 above), excluding consultant surgeon and anaesthetists fees. You will be covered for a total of 30 days, including the period of your original stay in hospital, provided that you are re-admitted within one calendar month from the date of your original discharge. Any subsequent periods of re-admission whether subject to Fixed Price treatment or otherwise, are not included in the price.

11. The hospital will expect the price to be paid in full either before or on admission and before treatment is given. Payment can be made by cash, credit card, personal cheque, company cheque, bankers or building society cheque. Cheques must be received at the hospital at least five banking days prior to admission. Any personal charges must be paid on discharge. Please note that payment of fees by credit card will incur an additional 2% charge. This is the amount charged to us by credit card companies for processing the transaction.

12. The hospital reserves the right to refuse Fixed Price Treatment.

13. The price only applies to a patient who has obtained a written quotation from the hospital prior to admission.

14. You will be admitted to the hospital under the care of a consultant. Unless otherwise stated the price will not include consultant's fees. They could be collected by the hospital, but acting only as a fee collection agent for the consultants.

15. Any surgeon, anaesthetist or other consultants concerned with your care will be self-employed and will provide his/her services direct to you and is not an employee or agent of Claremont Hospital. Accordingly Claremont Hospital cannot accept any liability for his/her work.