



SETTLEMENT OF YOUR ACCOUNT

TERMS AND CONDITIONS OF PAYMENT FOR DAY CASE PATIENTS

Patients with medical insurance

1. Charges are levied by the Hospital to the patient and it is the responsibility of the patient (or the patient's guardian where the patient is a child) to ensure that the charges are paid in full regardless of whether the patient is covered by medical insurance
2. All prices quoted for treatment will be confirmed by a member of the Hospital staff who has authority to set prices for treatment.
3. The following insurance companies have an agreement in place with the Hospital to allow "direct settlement" of your account.

Aviva, AXA PPP, Bupa, Pru Health, Simply Health

Under "direct settlement" accounts are submitted by the Hospital to your insurance company, and payment is received directly by the Hospital 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. The Hospital will confirm the direct settlement arrangement with the insurance company prior to your admission

4. If the Hospital does not have a "direct settlement" agreement with your insurance company, or you elect not to use a "direct settlement" agreement where one is in place, we may request that you pay a deposit prior to treatment.
5. The financial contract for payment of the fees for your treatment will exist between yourself and the Hospital. Therefore it is important for you to confirm the level of your cover and eligibility with your insurance company prior to treatment taking place. Should your insurer decline to pay your account in whole or part, or delay payment for whatever reason, you will be responsible for the payment of the account.
6. 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 asked to pay a deposit prior to admission. A final bill will be prepared and become payable on discharge. It is then your responsibility to claim any reimbursements to which you are entitled directly from your insurance company.

Patients without medical insurance

7. For patients without medical insurance, there is the option to pay for treatment yourself. The Edinburgh Clinic operates a “Fixed Price Surgery” package scheme which is appropriate for some patients. A member of our staff will be pleased to advise on the best self-pay method for you.
8. The Hospital has a separate set of terms and conditions for Fixed Price Surgery which is available on request.
9. Patients who are self-paying, but who are not covered by a Fixed Price Package will be asked to pay a deposit on admission which is based on an estimate of likely Hospital charges, to include charges for diagnostic tests, operating theatre procedure costs, consultants’ fees etc. A final itemised bill will be presented and become payable on discharge.
10. Payment can 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.