

# Financial information for consultants

Always at your service

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**It is important to us that you get the best service for you and your patients and that your professional fees are paid promptly and accurately**

Your accounts may remain unpaid due to any of the following reasons:

- the patient's insurance policy has a restriction
- the level of insurance benefit is not sufficient
- the description and code (CCSD) for the procedure is not consistent with that being charged by the clinic
- the patient is self pay and either resides overseas, does not have adequate funds or has been given a package quote which has not been adhered to

**We are here to help you and are pleased to offer the following guidance:**

## **1. Dealing with insured or self pay patients**

### **• Insured patients**

Nowadays, most patients have been given an authorisation number by their insurance company. This covers the outpatient services, consultation or the admission before they arrive for treatment and will have usually been advised by their insurers whether The London Clinic is on the approved hospital list.

You will find that the most common question asked by an insurer is whether your fees are within the guidelines, and, if they do not have their own fee schedule, they are usually referring to the Bupa fee schedule.

Another common question is how much will the hospital charge and in answer to this question, the hospital will charge according to the pricing agreement that is in place.

A handful of companies have issued their own fee schedule which can be found on the following sites:

- [www.cigna.co.uk](http://www.cigna.co.uk)  
*click on providers and then open fee schedule*
- <http://www.cshealthcare.co.uk>  
*click on Medical Fees*
- [www.groupamahealthcare.co.uk](http://www.groupamahealthcare.co.uk)  
*click on Making a claim and then open Schedule of procedures*
- [www.aviva.co.uk](http://www.aviva.co.uk) (Norwich Union)  
*click on Fee Schedule*
- [www.axapphealthcare.co.uk/fees](http://www.axapphealthcare.co.uk/fees)
- [www.pruhealth.co.uk](http://www.pruhealth.co.uk)  
*click on Providers and then click on Continue to Fee Maxima*
- [www.wpa.co.uk](http://www.wpa.co.uk)  
*click on Medical Fees*

If your patient has a restriction on their insurance policy and you wish to admit them to The London Clinic please let Jo Robinson, Patient Accounts and Contracts Manager, know immediately so that she can contact the insurer to negotiate the admission on 020 7616 7707 or email [j.robinson@thelondonclinic.co.uk](mailto:j.robinson@thelondonclinic.co.uk).

Your professional fees are not usually affected by a policy restriction and will normally be covered according to the fee schedule.

- **Overseas insurance policies and sponsors**

The London Clinic accepts the guarantee of many international companies and sponsors and we have pricing and service level agreements in place. However, there are many companies or sponsors who are financially unstable and as such are considered a risk. In these cases we would ask the patient to settle the account and then make their own claim after treatment. We have the facility to do a credit check on most companies. Please contact Cheryl Tingey, Credit Control Manager on 020 7535 5514 or [c.tingey@thelondonclinic.co.uk](mailto:c.tingey@thelondonclinic.co.uk) if you require this information.

- **NHS Sponsor**

If you are asked to treat an NHS patient at The London Clinic, please be aware that in order to proceed with treatment or surgery, a Service Level Agreement should be in place and signed by the Trust and The London Clinic. Please contact Jo Robinson in the first instance.

- **Self paying patients**

Most self paying patients are given a package quote for their proposed treatment. This package quote only applies if the patient does not have a sponsor or any health insurance, or if their treatment is not covered by their policy. If a patient arrives for admission without previously being given a package quote, then they will be asked for a deposit based on the expected length of stay. We would prefer to provide packages wherever possible and would ask that you obtain these from the finance team. There is now a dedicated pricing line on 020 7935 4444 extension 3475 or alternatively email Jo Robinson [j.robinson@thelondonclinic.co.uk](mailto:j.robinson@thelondonclinic.co.uk)

- **Overseas self paying patients**

It has been customary for The London Clinic to ask for a deposit from overseas patients rather than provide a package quote. These deposits can be quite high if the expected length of stay is longer than seven days. We ask that the information provided to our bookings team is as detailed as possible to enable us to calculate an acceptable deposit. Where a package price is provided, we ask that the terms and conditions of the package are noted. In particular, the proposed procedures being performed, the use of any special equipment and the length of stay.

- **Embassy patients**

We work very closely with all the embassies and are happy to accept their guarantee of payment. Our International Office, situated in 149 Harley Street is now open and staff are available to assist with any query regarding embassies, international organisations and international patients. Please contact Eyatrice M'Bayo on 020 7616 7706 or email [e.mbayo@thelondonclinic.co.uk](mailto:e.mbayo@thelondonclinic.co.uk).

- **Letters of Guarantee**

It is important that a letter of guarantee (LOG) is obtained for both the consultation and hospital treatment of an embassy patient and that the details are correct. If you experience any problems obtaining this document, please contact the international office team who will be pleased to speak to the embassy on your behalf.

## 2. Settlement of Accounts

- The London Clinic payment terms are as follows and if your account has been submitted by us then we will release payment once it has been received:
  - Insurance companies - **strictly 30 days**
  - Sponsors/ UK Companies - **strictly 30 days**
  - Self pay package quote - payment **on admission** and further funds collected if the package terms are exceeded
  - Self pay deposit - payment **on admission** and further funds collected if the deposit does not cover the account balance
  - Embassy patients - if a Letter of Guarantee (LOG) is not received then the patient will be asked to settle the account
- **Professional fees**  
Unless previously arranged, it is not our general policy to collect professional fees. However, for self paying patients, we would be happy to do so providing there are sufficient funds on the patient account. If you are experiencing any problems with insurance companies regarding your fees, we would be pleased to speak to the insurer on your behalf. Please contact Jo Robinson.

## 3. Theatre procedure coding

- **CCSD coding**  
One of the audit checks that an insurance company makes to enable them to settle invoices promptly is that the Clinical Coding and Schedule Development (CCSD) code on our invoice matches that which you have billed for. On occasions these codes do not correspond and we are asked to contact you for confirmation of the correct procedure. If you are unable to locate a code that matches the procedure that has been performed, please contact Jo Robinson, who will be pleased to speak to the insurance company to identify the correct code.

Many insurers reject or shortfall a claim where there are a combination of codes which they perceive as 'unbundling'. The general statement on this is "*some of the procedures in the schedule embrace other procedures which appear in their own right but which are an integral part of the main procedure. Additional benefits will not be paid if a procedure is unbundled i.e. broken down into its separate components and then charged on an itemised basis, if this results in a higher charge.*" Unfortunately, there are no clear guidelines for these codes and we eagerly await 'promised' tables. In the meantime we take advice from the theatre manager or yourself as to whether the insurers are correct or whether we should dispute their decision.

## 4. Medical reports

More and more companies are requesting medical reports as a precondition of payment, and although we try to discourage this, there are occasions where an account remains unpaid whilst they wait for the report. We would be happy to pass on the medical report to the relevant department to speed up the payment process.

## Helpful contact numbers

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Queries:	
<ul style="list-style-type: none"> <li>regarding admissions</li> <li>regarding bookings</li> </ul>	Lisa Ciccone, Patient Administration Manger 020 7616 7711 / l.ciccone@thelondonclinic.co.uk
<ul style="list-style-type: none"> <li>regarding patient accounts</li> <li>discuss packages</li> </ul>	Jo Robinson, Contracts and Patient Accounts Manager 020 7616 7707 / j.robinson@thelondonclinic.co.uk
<ul style="list-style-type: none"> <li>difficulty collecting payment</li> <li>would like to discuss your personal account</li> </ul>	Cheryl Tingey, Credit Control Manager 020 7535 5514 / c.tingey@thelondonclinic.co.uk

### Key contacts at The London Clinic

Patient Administration Manager - Lisa Ciccone	020 7616 7711
Patient Accounts & Contracts Manager - Jo Robinson	020 7616 7707
Credit Control & Billings Manager - Cheryl Tingey	020 7535 5514
Patient Liaison	020 7616 7711
Patient Accounts	020 7535 5514
Package Quotes	020 7616 7707
Cashier	020 7935 4444 ext. 334
Accounts payable	020 7616 7709
International Office	020 7616 7706
Consultant Accounts	020 7535 5532
IT Manager	020 7616 7701

### Insurance companies

Aviva (Norwich Union)	0800 0515182
AXA PPP	0845 6004463
Bupa provider service	08457 553333
Bupa International	01273 323563
Cigna UK	01475 492222
Cigna International	020 8563 8085
Exeter Friendly Society	01392 353500
Groupama	0870 4448291
Healix Health Services	020 8481 7760
Pru Health	0800 0929400
Simplyhealth (BCWA/Remedi/Medisure)	0800 1976997
Standard Life Healthcare	0845 2798867
WPA	01823 625000

### Embassies

Bahrain	020 7201 9170
Cyprus	020 7321 4152
Egypt Military	020 7493 2649
Egypt Medical	020 7370 6944
Kuwait Health	020 7307 1700
Kuwait Military	020 7761 2800
Kuwait Oil Company	020 7451 4700
Qatar	020 7370 6871
Saudi Health	020 7935 9931
UAE Health	020 7486 6281
UAE Military	020 7590 2390