

BILLING POLICY

Understanding your medical costs

We understand that medical costs and medical aid benefits can sometimes be difficult to navigate. We want to make our billing process as transparent and straightforward as possible, so that you know what to expect before your consultation, procedure or treatment.

Please read the information below carefully. If you are unsure about any aspect of your account or medical aid cover, our practice manager will be happy to assist you.

Please note: Prof Panieri's practice is not contracted to all medical aid schemes or plans. Your medical aid may therefore not cover the full amount charged, and you may be responsible for a shortfall.

Consultations in the rooms

- Payment for consultations is due on the day of your appointment.
- If you are unable to make payment on the day, please discuss this with the practice **before your appointment** so that an alternative arrangement can be considered.
- After your consultation, we will provide you with an account which you can submit to your medical aid for reimbursement, where applicable. We recommend contacting your medical aid beforehand to confirm what your plan will cover.
- Some medical aid schemes require a specialist referral and/or authorisation before a consultation. It is your responsibility to ensure that any required referral or authorisation has been obtained before your appointment. We will provide you with the information needed to assist with this process.

Treatment in hospital

If your medical aid does not have a contracted arrangement with Prof Panieri's practice, professional fees for hospital treatment are charged at **300% of the applicable standard medical aid rate**.

The amount your medical aid will pay depends on your particular scheme and plan. You may therefore have an amount to pay yourself.

If your treatment relates to an emergency or a **Prescribed Minimum Benefit (PMB)** condition, different medical aid rules may apply. We recommend that you discuss your individual circumstances directly with your medical aid.

Medical aid authorisation

For planned procedures, your medical aid will generally require **pre-authorisation**.

Obtaining authorisation is important, but it does **not necessarily guarantee that your account will be paid in full**. Medical aid schemes and individual plans have different rules, tariffs, benefits and exclusions.

We therefore recommend that you ask your medical aid:

- whether the procedure is covered;
- whether the doctor is contracted to your particular plan;
- what tariff or rate will be paid;
- whether there is a co-payment or deductible; and
- whether any other authorisation or documentation is required.

Any amount not paid by your medical aid will remain your responsibility.

Hospital co-payments

If your medical aid advises you that a hospital co-payment will apply, please let us know.

In some circumstances, the hospital may consider reducing or waiving a co-payment. Applications are considered on a case-by-case basis and generally need to be made **at least seven days before the procedure**.

Where a hospital co-payment remains payable, this is normally settled directly with the hospital on the day of the procedure.

Estimates and additional costs

If you would like an estimate of Prof Panieri's professional fees for a procedure or treatment, please request this **well in advance**.

We will provide an estimate based on the information available to us at the time. However, medical care can sometimes be unpredictable, and the final cost may differ from the estimate.

If we become aware before your procedure or treatment that the expected professional fees are likely to be higher than the original estimate, we will inform you as soon as reasonably possible.

Please note that an estimate provided by this practice relates to Prof Panieri's professional fees only. It does not necessarily include hospital, anaesthetist, pathology, radiology or other healthcare provider costs.

International patients and overseas medical insurance

Patients who are visiting South Africa and are **not covered by a South African medical aid scheme** will receive a quotation for the planned consultation, procedure or treatment where appropriate.

International patients are responsible for **paying Prof Panieri's fees in full** in accordance with the quotation and payment arrangements provided by the practice. The practice does not undertake to obtain payment directly from an overseas medical insurer.

You may then submit the paid account and supporting documentation to your own travel, international or medical insurance provider for reimbursement.

It is your responsibility to confirm with your insurer, before treatment, that your planned care is covered and to obtain any authorisation that may be required. We recommend that you confirm the extent of your cover, any applicable excess or deductible, and the process for claiming reimbursement.

Please note that an insurer's confirmation of cover does not transfer responsibility for payment to the insurer. **The patient remains responsible for payment of the practice's account in full, regardless of the amount subsequently reimbursed by the insurer.**

Anaesthetist fees

The anaesthetist is an independent practitioner and is **not part of Prof Panieri's practice**.

Anaesthetic fees are therefore billed separately. The anaesthetist may or may not be contracted to your medical aid and may charge above the rate paid by your scheme.

Please contact the anaesthetist directly if you would like information about their fees, medical aid arrangements or billing policy.

Medical aid claims

Where appropriate, our practice will submit your claim directly to your medical aid.

If you know that your medical aid will not pay the account, or that there is likely to be a shortfall, please let us know so that we can send the account directly to you.

If you prefer us **not** to submit your account to your medical aid, please inform the practice.

If you have a **GAP cover** or payment plan, please let us know. This allows us to provide you with any outstanding account promptly so that you can submit it to your GAP provider where applicable.

If your medical aid pays you directly, please pay the amount received to the practice **within three days of the payment being deposited into your account**.

If you are concerned about paying your account

We understand that unexpected medical expenses can sometimes create financial difficulty.

If you anticipate that you may have difficulty paying an outstanding amount, please contact our practice manager, **Ms Glenn Thompson, as soon as possible and before the payment due date.**

We will discuss your circumstances with you and, where appropriate, consider whether a payment arrangement can be agreed.

Any payment arrangement must be agreed with the practice in advance and does not automatically apply to outstanding accounts.

Payment of outstanding accounts

Unless another arrangement has been agreed with the practice, outstanding accounts should be settled **within 30 days of the date of service.**

If an account remains unpaid and it becomes necessary to refer it for debt recovery, additional legal and administrative costs may become payable in accordance with the applicable terms and legislation.

Interest and/or applicable service fees may also be charged where permitted.

We would much prefer to resolve any billing difficulty directly with you before an account reaches this stage. If you are experiencing difficulty with an account, please contact us as soon as possible.

Keeping your contact details up to date

We may use **email, text messages or telephone calls** to communicate with you about outstanding accounts.

Please ensure that we have your current contact details.

If you have not received an account or are unsure whether an amount remains outstanding, please contact the practice so that we can assist you.

Our aim

Our aim is to make the financial aspects of your care as clear and predictable as possible.

If you are unsure about any aspect of your medical aid cover, expected costs or account, please ask us before your consultation or procedure. We are happy to provide the information available to us and to help you understand your account.

Please remember that your medical aid scheme ultimately determines what it will pay in accordance with the rules of your particular plan. It is therefore important to confirm your benefits and potential co-payments directly with your medical aid before treatment where possible.