



TERMS OF BUSINESS

<p>1. Charges</p> <p>1.1 Epsom and St Helier University Hospitals NHS Trust (“ESTH”) is required under the provisions of section 65(3) of the National Health Service Act 1977 as amended by section 14 of the NHS and Community Care Act 1990 and other later statutes and NHS regulations to make charges in respect of private patient (pp) services.</p> <p>1.2 ESTH’s accommodation charges are calculated based on your presence at 12 pm except for the day of admission which is counted as a day no matter what time you are admitted. Discharges that occur after 12 pm will incur an accommodation charge for that day.</p> <p>1.3 Normally, ESTH will only levy charges in respect of hospital fees which will include the cost of reporting on any X-Rays or pathology tests. Professional fees due to your Consultant and (if appropriate) the Anaesthetist are usually not included in ESTH charges. The clinicians concerned will charge you separately for their professional fees.</p> <p>2. Insured patients</p> <p>2.1 ESTH has made arrangements with certain insurance companies through which the insurer can make direct payments to ESTH. If you intend to pay for your treatment in this way then please let ESTH know at the earliest opportunity. However, such arrangements do not mitigate your liability as an individual to pay for any and all treatment given by ESTH should your insurer, for whatever reason, not reimburse ESTH in respect of any and all charges levied by ESTH for your care.</p> <p>2.2 You should check with your insurer prior to your admission or being seen by a Consultant to make sure that the insurance policy you hold covers you for the treatment that you need. You should also be clear that sometimes insurers will only reimburse ESTH for part of those costs associated with your care.</p> <p>2.3 ESTH will expect that you pay any and all charges not covered by your insurance policy and/or which your insurer refuses to pay within 28 days of the date of ESTH’s invoice. Please however note that it does not always become apparent that your insurer will not pay for certain items until your claim has been fully assessed (potentially some weeks after discharge). Accordingly, if your insurer, at a later date, is unwilling to cover any charges, ESTH will issue you with a supplementary invoice which has to be paid by you within 28 days of the issue date.</p> <p>2.4 ESTH assist by seeking pre-authorisation from your insurance company. The fact that this pre-authorisation has taken place, however, will not mitigate your liability to any charges levied by ESTH but not paid by the insurer and does not change the substance of the terms above.</p> <p>2.5 You will be liable for any charges related to your treatment that are not settled by your insurer within 90 days of your treatment date.</p> <p>3. Non-insured patients</p> <p>3.1 If you elect to pay for your own treatment ESTH may ask you to pay a deposit in advance. Alternatively, at ESTH’s sole discretion, arrangements can be made for you to pay after your treatment with payment expected within 7 days of the date of the invoice normally issued to you within a week or so of your discharge from hospital.</p> <p>3.2 ESTH reserves the right to instruct an appropriate agency to undertake debt recovery on its behalf. ESTH may also seek to verify your address or other details (after you have approved it so to do by signing an Undertaking to Pay Form) where either you have elected to pay for treatment yourself and not provided a deposit or other form of payment guarantee in advance. Such an enquiry will be recorded on the agency’s file and may be shared with other users.</p> <p>3.3 For British citizens who live overseas, or patients who are not of British nationality, ESTH reserves the right, directly or through its recovery agents, to contact British Government missions or Embassies abroad to confirm and/or verifying the data provided by you, regarding yourself, next of kin, guarantor, and/or sponsor for visa purposes.</p>	<p>4. Method of payment</p> <p>4.1 Accounts may be settled by debit or credit card. All forms of major debit and credit cards are accepted, except American Express.</p> <p>4.2 If paying in advance of your stay or attendance at the hospital, please contact the Northey Suite reception (tel. 01372 735 000) for details on how to make your payment.</p> <p>4.3 If a third party is paying for your treatment whether this be a member of your family, a friend, or a company, ESTH reserves the same rights as relates that individual as if you yourself were paying for your treatment. You should also note that ESTH, once guarantor arrangements are in hand, will not interfere or mediate between you and your guarantor or sponsor. Once the said guarantor or sponsor undertaken liability on your behalf they become, from the ESTH’s viewpoint, the individual or company liable for any and all costs associated with your care.</p> <p>5. Late payments</p> <p>If you have difficulty paying ESTH’s invoices, please contact the Private Patient Credit Controller. You should do this at the earliest opportunity. Where necessary special arrangements can be made to help you. If you have not indicated that you have difficulties settling your invoice(s), after two reminders, your account will be passed on to ESTH’s debt recovery agents. All costs associated with recovery of amounts due will be charged to you and the outstanding will be subject to interest charges equivalent to 8% per annum from the date of invoice.</p> <p>6. Queries</p> <p>If you are in any doubt regarding any charges to be made or that have been made for pp services at ESTH, please do contact the Private Patient Administration team at the address and telephone number listed overleaf.</p> <p>7. Patient confidentiality: how we use your information</p> <p>7.1 Your personal information is treated with high standards of confidentiality in accordance with data protection laws. ESTH will store information about you and will use your information to ensure that staff caring for you have up to date and accurate information to help them deliver the best possible care and treatment for you. The sharing of your information may also be required when providing and administering your care. Additionally, there may be circumstances where ESTH has a statutory duty to share your information. Please see www.epsom-sthelier.nhs.uk/your-information-and-what-you-should-know for further details on how we use your information.</p> <p>7.2 As part of a UK-wide programme to improve the public’s access to information on the quality and outcome of private healthcare, we share some of your data, in an anonymised form, with The Private Healthcare Information Network (PHIN). PHIN subsequently sends this data to the relevant national information authority (for example NHS Digital in England) which links it to national hospital data and mortality data. The linked information, with your personal data removed, is then provided to PHIN to measure quality of care, and to check for adverse events after discharge from this hospital, such as unplanned readmissions to hospital, emergency transfers between hospitals, or deaths following treatment. The records we send to PHIN will include your postcode to enable statistical processing. Any information that is published will always be in anonymised statistical form and will not identify you. This information will not be shared or analysed for any purpose other than those stated above. Further detail is contained in PHIN’s Privacy Notice, on PHIN’s website (www.phin.org.uk).</p>
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