

## Terms and Conditions

This information describes our financial relationship with you. We need to inform you and you should be informed so there are no surprises.

Howell Medical Group welcome self-pay and insured patients.

We pride ourselves on financial transparency. We will tell you the cost of your consultation at the time that you make your appointment. Your Specialist may prescribe tests, treatments, vaccinations and similar which we and you will not know about in advance. So please ask our team at the front desk about these charges before committing to them.

We act as agent for your Specialist/Clinician and ask all patients, self-pay and insured, for credit/debit card details which we require to secure your appointment. This information is encrypted on Stripe software. When you registered you accepted our terms and conditions and consented to us charging your card. We will charge your card after your appointment and, if you are insured, will charge it to cover any shortfall or excess on your policy.

We may ask you to pay in advance for some consultations, tests, treatments and procedures.

When you make an appointment with us you acknowledge that you are under the care of your Specialist who may involve others in your care and treatment if required. Our and your Specialist's contract is with you and not with your Insurer or Sponsor.

Fees and charges for your consultation, test, ultrasound scan, treatment and/or clinic fee as appropriate are payable at the time of your appointment.

Where payment is delayed, we reserve the right to charge interest at 8% over base rate per annum calculated from the date of the appointment to the date of payment. Any collection costs incurred by us and/or your Specialist, including amounts payable to any external credit management companies and/or solicitors, will be added to the amount payable.

Howell Medical Group is recognised by most Private Medical Insurers, and we will invoice your insurance company where we have a direct settlement agreement. We do not have direct settlement agreements with a few overseas medical insurance companies. Your Insurer may send us a Letter of Guarantee which details the costs they will pay, and we need to have received this letter in advance of your appointment so that we can accept it.

We recommend that you contact your Insurer prior to your appointment to check the terms of your policy and the amount they will pay. Your Insurer will confirm if the Specialist you want to see is recognised by them and whether we are one of their recognised providers.

Your Insurer will also tell you if you need to be referred by your GP to claim. Most of our Specialists will see you without a referral from your GP, but you may not be covered by your Insurer without one.

We will need details of your Insurer, membership number and pre-authorisation code or Letter of Guarantee prior to your appointment. We will ask you to pay us at the time of your appointment/treatment if we do not have a prior written agreement or you do not give us this pre-authorisation number or letter. We will give you a receipt so that you can claim from your Insurer. Please also remember to tell your Insurer about every stage of your treatment.

We are not responsible for the loss of or damage to any valuables, cash or other items belonging to you or any persons accompanying you.

Medical and dental information will be kept confidential. We will only share it with those involved, or who may become involved, in the provision and administration of your treatment and care, or their agents, and to any person or organisation responsible for paying our and/or your Specialist's fees and charges, or their agents. Everyone with access to your records is trained in maintaining confidentiality and is governed by a legal and professional duty to keep your information private. All information about you is held securely and we have electronic safeguards to help prevent accidental loss. We will not disclose information over the telephone unless we are certain that we are talking to you. Information will not be disclosed to spouses, partners, family or friends unless we have your prior written consent. We will not leave messages with others.