

WARLEY HILL PHYSIOTHERAPY CLINIC

Patient Excess & Shortfall Policy

Practice Policy: Insurance Excess Management

- **1. Mandatory Financial Liability:** Every patient remains **personally liable** for the full cost of their treatment. If an insurer (**such as Axa, Bupa, Vitality, Aviva, Healix, WPA etc.**) does not settle an invoice in full due to an excess, the patient must pay the outstanding balance directly to the practice.
- **2. Upfront Verification:** Patients are required to provide their **Policy Number** and a **Pre-Authorisation Code** before their first appointment. We strongly advise patients to confirm their excess amount with their insurer beforehand, as these typically range from **£50 to £1,000**.
- **3. Automated Payment Processing:** To streamline collection, we may require a **valid credit or debit card** to be held on our secure file. Once the insurer notifies us of the excess amount via a remittance advice, the outstanding balance will be **automatically charged** to this card.
- **4. Invoicing and Payment Terms:** If automated payment is not used, an invoice for the excess will be sent to the patient immediately upon notification from the insurer. This invoice must be settled within **7 days**.
- **5. Impact of Policy Renewals:** Patients should be aware that excesses usually **reset annually** on their policy renewal date. If treatment spans two policy years, the patient may be required to pay **two separate excesses**.
- **6. Service Restrictions for Non-Payment:** We reserve the right to **suspend or cancel** future appointments or referrals if an insurance excess remains unpaid after the 7-day period.