

Need to go into hospital for treatment? Don't worry...

At Collinson, we hope to make the experience as easy as possible for you.

We know how upsetting and stressful it can be when you discover you need to be admitted into hospital for treatment. Our aim is to take away some of the financial burden from you so that you can concentrate on your own health and wellbeing and focus on any other personal arrangements you may need to make whilst you're in hospital.

When you notify us of an upcoming admission, a case manager will be assigned to look after you throughout the entire process.

What do we need?

To check and confirm what cover is available under your policy, we'll need the following:

Treating Doctor & Hospital	Full name and contact details (email and phone number if possible) of doctor and hospital where you're being admitted
Medical Report	A full medical report from your treating doctor which confirms the following: 1) Nature and duration of your symptoms 2) Diagnosis (if known) 3) Details of the procedure/treatment being planned
Admission Dates	Proposed admission and discharge dates
Costs	Cost estimates for the entire admission to include all fees for the procedure, surgeon fees, anaesthetist fees, hospital charges and any other reasonable & customary costs.

Don't worry if you don't have some or any of the above. We can try and get these for you, however, sometimes due to local Data Protection laws, we may need your help. If we are able to obtain these on your behalf, please be aware that there may be delays imposed by the facility/medical provider but we'll continue to keep you informed.

What happens next?

Once we've received the above, we'll review the information with our medical team to check

- 1) The treatment proposed is covered under your policy, and
- 2) The costs quoted are reasonable and customary.

And then what?

Once we've validated your claim, we'll place a guarantee of payment (GOP) with each medical provider and then contact you to let you know what's happened. Generally, a GOP is placed for the surgeon's fees, the anaesthetist's fees and the hospital fees. Sometimes, there may be other costs involved but we'll clarify and validate these before your admission date.

IMPORTANT! We can only place the GOPs once your admission date has been confirmed.

We'll then confirm with each medical provider that they've received and accepted the GOP and once they've confirmed this, we'll email you a confirmation of acceptance of guarantee which you can keep and bring with you on the day of your admission.

Each medical provider will bill us directly so you won't need to worry about these. If, however, you do receive any bills from any of these providers, please email these to us as soon as you can so we can deal with these for you.

If you have to stay in hospital for longer than expected, or you need more treatment or there are any issues on discharge, please let us know straight away.

Five days or so after your discharge, we'll check in with you to see how you're doing and if there's anything that you need.

We wish you the very best of luck and do contact us if there's anything at all that we can help you with.

Billing in the USA

IMPORTANT NOTICE:

We aim to settle all bills received within 30 days. There are exceptional occasions where the processing of a bill may take longer due to ongoing queries with the medical provider.

It is not uncommon for a US medical provider to have an automated referral system to a debt collection agency for outstanding bills, regardless of ongoing discussions about the bill.

If you receive any correspondence chasing payment from the medical provider or their elected agency, we ask that you contact us immediately and send us copies of all/any correspondence you receive to enable us to contact the provider directly regarding same.