

The ROYAL MARSDEN
Private Care

Paying for your treatment

A guide for patients
General information



Contents

- 2 Paying for your treatment
- 4 Request for your credit or debit card details
- 5 Medical insurance
- 6 Self-funding patients
- 7 Sponsored patients
- 8 How to make a payment
- 9 Further information

Paying for your treatment

The Royal Marsden provides Private Care to patients who have private medical insurance, are sponsored by a third party, or are paying for their own treatment (self-funding).

This leaflet explains the arrangements for these different funding sources, as well as the responsibilities of patients and their representatives.

Your account

There are two teams to directly support you with your financial requirements: Private Care Accounts and Private Care Credit Control.

The Private Care Accounts office establishes your account and administers it by managing the registration process, private medical insurer pre-authorisation and payments on account ahead of treatment. Private Care Credit Control manage follow up activity once invoices have been issued.

If you have any questions about your account, you can call or email either department (office hours are Monday to Friday, 9am–5pm). For any enquiries in relation to advance payment for your treatment or a change of sponsor, please contact Private Care Accounts. If you have a query relating to an invoice, please contact the Private Care Credit Control team; all contact details are on page 9.

Liability

When you register for Private Care at The Royal Marsden, we ask you to sign our 'Undertaking to Pay' form. Signing the form confirms that you or your representative accept ultimate responsibility for the hospital charges, whether you are insured, sponsored or self-funding.

As part of this process, we will ask you for proof of address and identification. UK patients need to provide:

- UK driving licence or passport to confirm your identity
- UK driving licence, recent utility bill (or similar) to confirm your home address

Overseas patients need to provide their passport, visa (if applicable) and proof of address.

Request for your credit or debit card details

We will ask all patients to provide their credit card details when they register.

This is so we can settle any outstanding charges with you quickly and efficiently. This process is common practice in private hospitals throughout London.

We accept all forms of bank debit/credit cards. Your card details will be kept securely and we will not charge you without notifying you first.

However, if you do not have a credit card or suitable debit card you may be required to make a bank transfer or a cash payment on account. This amount will be based on the treatment pathway.

You are liable for any charges following your treatment which are not covered by your advance payment or by your sponsored arrangements. An itemised invoice showing these charges will be issued 10 working days after your attendance or discharge from the hospital.

You will have 10 days from the date of a self-funding invoice or hospital letter advising an insurer shortfall, to query any charges or pay your bill. We ask that you use your registered payment card to settle any outstanding balance or insurer shortfall.

If you have a question or a complaint regarding the charges made to your credit/debit card, please contact the Private Care Credit Control team on 020 8661 3737 / 020 8661 3389.

Medical insurance

If you are covered by private medical insurance, it is important to contact us before your treatment starts to confirm that we recognise your particular insurer. You should also contact your insurer to confirm that the terms of your policy will cover the treatment and consultations that you need. You must inform us of any excesses, limitation or exclusions to your policy and make payment on account in respect of them prior to your appointment.

If we cannot confirm your cover, or if we do not have an arrangement with your insurer, we will ask you to make a payment on account to cover the full estimated cost of your treatment in advance.

If, at a later stage, authorisation or a guarantee of payment is received, we can refund monies back to the original source of payment minus the cost of any services not covered. Please contact Private Care Accounts if you wish to arrange a refund.

If your insurance provider changes during your treatment, it is important that you let us know before your new policy takes effect.

Any charges to your account that are not paid in full by your insurer will become your liability. Please make sure that you understand what your insurance policy covers, and any payment limits that may be applied to aspects of your treatment. If you find any aspect of your insurance cover and personal liability unclear or difficult to understand, we would ask you to speak directly with your insurer to clarify.

Self-funding patients

If you are paying for your own treatment, we will ask you to make a payment on account in advance of your treatment that will cover the expected treatment costs.

Please contact the Private Care Accounts office before your consultation or treatment to discuss the amount you need to pay and the best payment options.

The cost of cancer treatment and care varies widely and your medical costs may extend beyond the cost of your planned treatment, for instance if you need to be admitted when unwell. The payment in advance we ask for makes allowances for this, however it is neither a quotation of costs, nor the maximum charge that may be incurred.

Your treatment and consultations will begin only when we have received cleared funds.

As your treatment progresses, we may contact you to request a further payment on account.

We recommend that you check with the Private Care Accounts office regularly to keep track of costs and make sure you have the funds available to cover your ongoing care.

If you are paying by card it is advisable to contact your card issuers and advise them of your intention to pay The Royal Marsden (as this may avoid the situation of your card being declined by the bank).

Sponsored patients

We have arrangements with some overseas embassies and third parties that allow us to invoice and receive payment directly from them on behalf of patients.

Where an agreement is in place, we must receive a Letter of Guarantee (LOG) before admission and treatment. Correspondence regarding LOGs will usually be managed directly between our staff and your embassy. However we would kindly ask that you bring your LOG with you to the first appointment when you will be required to register with the Private Care department.

It is important that you check the details of the LOG to ensure it names the correct consultant, procedure (including tests) and dates of appointments /treatments. Without the correct LOG you will be asked to make a payment on account.

If we do not receive a LOG, we will ask you to make a payment on account to cover the estimated cost of the appointment, investigations and treatment.

If a LOG is received within ten working days of the date of treatment, we can refund the monies back to the original payment source minus the cost of any services not covered by the LOG.

How to make a payment

We accept the following methods of payment:

- Bank transfers (the Private Care Accounts office can provide you with the appropriate details)
- Banker's draft
- Debit/credit card
- Cash (sterling only). Please note, we can only take up to the amount of £5,000 in cash for the duration of your treatment.

Please note that we are unable to accept cash at The Royal Marsden Cavendish Square.

We ask that you contact Private Care Accounts to arrange a refund should any credit remain after receipt of the last invoice for treatment. All refunds are returned to the original source of payment. Kindly note that cash can only be refunded up to a maximum of £650. Payments made by bank transfer and bank card are therefore preferred.

While we are pleased to accept cheques to settle outstanding invoices, due to the time taken to process as cleared funds, we regret that we are unable to accept them as advance payments for treatment.

Contact Private Care

For more information please contact our Private Care Contact Centre on +44 (0)20 7811 8111, open Monday to Friday 8am–6pm.

You can also email privatepatients@rmh.nhs.uk or visit us online at royalmarsden.nhs.uk/private-care



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