



KingstonPrivateHealth



Kingston Hospital
NHS Foundation Trust

Kingston Private Health

Full terms of business for
private patients



1. Introduction

1.1 Kingston Hospital NHS Foundation Trust ('the Trust') is required, under the provisions of section 65(3) of the National Health Service Act 1977 and other statutes and NHS regulations, to make charges in respect of private patient services.

2. Insured Patients

2.1 The Trust has arrangements with insurance companies through which the insurer can make direct payment on behalf of its members to the Trust. If you are intending to pay for your private patient treatment through such arrangements, then you must let the Trust know at the earliest opportunity.

2.2 You should also note that such arrangements do not mitigate your liability as an individual to pay for any and all treatment given by the Trust should your insurer, for whatever reason, not agree to reimburse the Trust in respect of any and all charges levied for your private care.

2.3 You should check with your insurer prior to your admission or being seen by a Consultant to make sure that the policy you hold with your insurer covers you for the treatment that you need. You should also be clear that often insurers will only agree to reimburse the Trust for part of those costs associated with your care. Insurers. Moreover, some insurers will not cover the costs of the drugs that you may be prescribed with when you leave the hospital – Take Home Drugs.

2.4 Where you are covered by an insurer, the Trust will expect that you pay any and all charges not covered by your policy and/or which your insurer refuses to pay for within 28 days of the date of the Trust's invoice(s). You should also note that it does not always become apparent to the Trust that your insurer will not pay for certain items until your claim has been fully assessed (which may be some weeks after you have been discharged from the hospital). Where an insurer, at a later date, indicates that it is unwilling to cover any such charges, the Trust will issue you with a supplementary invoice which again it will expect to be paid within 28 days of the issue date.

2.5 The Trust will seek pre-authorisation from your insurance company wherever possible. The fact that this pre-authorisation has taken place does not mitigate your liability to settle any charges levied by the Trust and which are not paid by the insurer. This does not change the substance of the guidance above.

3. Non-insured Patients

3.1 If you have elected to become a private patient and will be paying for the treatment or care yourself, Kingston Private Health, the Private Patient Unit (PPU) at the Trust, will provide an estimate price for the total cost of your treatment in the case of all admissions. The Trust will expect that you pay this estimated price before you are admitted into hospital. You should seek to forward your payment to the Trust such that it is received no later than 3 working days before your date of admission.

3.2 In the absence of a fixed-package price (see Section

4), a written estimate of the total treatment cost will be provided to you as part of the enquiry and booking process. KPH reserves the right to apply up to a 25% uplift on such estimates to cover any unforeseen costs. The written estimate provided to you will be valid for 30 days from the date of issue.

3.3 The written estimate and your agreement to the Terms of Business form our contract with you.

3.4 Following your discharge from KPH, the finance office will reconcile any amounts received in advance of your treatment against the total invoice raised. You will be notified of any amount outstanding charges and this will be payable within 28 days of the date of the Trust's invoice.

3.5 In emergencies, arrangements can be made for you to pay after your treatment, in which case payment will be expected within 28 days from the date of the invoice issued. This will normally be within one week of your discharge from hospital or your outpatient appointment, but can be later where, for example, you have had a number of tests or been cared for by a number of hospital departments and the details of such have taken some time to collate. If you have not agreed a fixed price with the PPU then you will be expected to pay a reasonable deposit for your upcoming admission which will be agreed with you before you are admitted.

3.6 For all private outpatient appointments, a valid credit/debit card will be required to confirm the booking and/or checking-in process. The details of the credit/debit card will be stored securely and will only be used if any subsequent charges levied remain outstanding after 28-days from the date the Trust raised the invoice.

4. Package Prices

4.1 KPH offers fixed-priced packages to non-insured patients, subject to the clinical requirements determined by your consultant.

4.2 In order to benefit from a fixed-price package, KPH and your consultant must be satisfied that you do not have any pre-existing medical conditions, or other factors, that are likely to give rise to complications, or the need for additional treatment, during your stay.

4.3 Before confirming your admission, we will use our clinical pre-operative assessment service to establish that we are able to treat you at Kingston Hospital.

4.4 The cost of our fixed-priced packages will not change from those advertised, but KPH reserves the right not to provide treatment if it is not clinically appropriate for us to do so.

4.5 Fixed-priced packages may also include any consultants' fees for your treatment. KPH will collect those fees as an agent for your consultant and anaesthetist who are independent practitioners. Consultants will charge you separately for your initial consultation.

4.6 To benefit from KPH's fixed-price packages, you will be required to read, sign and be bound by KPH's Self-Pay Packages Terms and Conditions.

5. Private Patient Charges

5.1 Normally, the Trust will only levy charges in respect of

hospital fees which will include the cost of reporting on any radiology or pathology tests by the radiologist or pathologist concerned. Professional fees due to your consultant and, where you are undergoing an operation, your anaesthetist will not usually be included. These will be invoiced separately.

- 5.2** There may be certain services where the hospital invoice will cover all charges, e.g. fixed-price packages, but it remains your responsibility to ensure you are clear as to what the hospital will invoice for and whether your consultant and anaesthetist will invoice for their services separately.

6. Methods of payment

- 6.1** You can pay before your admission or appointment by credit/debit card or cheque. Cheques should be made payable to Kingston Hospital NHS Foundation Trust and crossed account payee only. Please be aware that you should allow at least five working days for a cheque to clear.

- 6.2** If you are paying during your stay or attendance at the hospital then you can do so during office hours (Monday to Friday 8am to 8pm, Saturday 8am to 1pm) by credit or debit card. Cash payments may be accepted up to a value of £8,000. Please be aware however that there is no facility to provide change on the PPU.

- 6.3** If you are paying after your appointment or your stay in hospital then you can pay your invoice as follows:
- Paying by cheque: cheques should be made payable to Kingston Hospital NHS Foundation Trust and crossed account payee only. You should send your cheque to the address marked on the invoice.
 - Paying by credit/debit card: credit/debit card payments can be made either by phone or through personal visit to the Private Patient Unit, located on the 7th Floor of Esher Wing at Kingston Hospital. If making payments over the phone, please ensure that you have your card details available including the card issuer, the card number, the card expiry date, the card security number (found on the back of the card) and the full name of the person listed on the card.
 - Paying by cash: cash payments can be made directly on the Private Patient Unit. Please be aware that only cash payments of up to a maximum of £8,000 will be accepted and that there is no facility to provide change on the PPU.

- 6.4** If you would like a receipt for a payment, please indicate as such and we will either provide one to you in person or arrange for it to be sent to you at the earliest possible opportunity.

7. Payment by Guarantor

- 7.1** If your treatment is being paid by a third party whether this be a member of your family, a friend, or a company who is sponsoring your care, then the Trust reserves the same rights as if you yourself were paying for your treatment.
- 7.2** Once guarantor arrangements are in hand, the Trust will not interfere or mediate between you and your guarantor or sponsor. Once the said guarantor or sponsor have undertaken liability on your behalf they

become, from the Trust's viewpoint, the individual or company liable for all costs associated with your care.

8. Payment Difficulties

- 8.1** If you have difficulty paying the Trust's invoice(s), please contact the finance team at Kingston Private Health as soon as possible. If we are aware of the problem(s), we will be able to assist in discussing various repayment options with you. Conversely, if you have not indicated that you have payment difficulties, any outstanding debt on your account may be passed to the Trust's appointed debt recovery agents.
- 8.2** You should note that the Trust reserves the right to instruct an appropriate agency to undertake debt recovery on its behalf. The Trust may also seek to verify your address or other details (after you have approved it 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.
- 8.3** For patients who are British citizens but who live overseas, or patients who are not of British nationality, the Trust reserves the right either directly or through its recovery agents to contact British Government missions abroad for the purposes of confirming and/or verifying the information provided by you, regarding yourself, next of kin, guarantor, and/or sponsor for visa purposes.

9. Late payment

- 9.1** Should payment not be received by the Trust within the stated term and no special arrangement has been made, the Trust reserves the right to refer the account to its debt recovery agents.
- 9.2** Any and all costs associated with recovery of amounts due will be charged to you and the outstanding amount on the account will be subject to interest charges equivalent to 8% per annum from the date of invoice.

10. Cancellation Charges and Refunds

- 10.1** For cancellations more than 14-days in advance of the planned treatment, a full refund will be given.
- 10.2** For cancellations between 14-days and 24-hours of the planned treatment, you will be liable for the cost of any tests already undertaken and any items specifically ordered for your treatment if they cannot be returned. These costs will be deducted from your payment before any refund is made to you.
- 10.3** If you cancel within less than 24-hours of the planned treatment or do not attend KPH at the requested time, you will be liable for the full estimated costs or agreed fixed-package price.
- 10.4** If, following pre-operative assessment, your consultant determines it is not suitable to proceed with treatment, a full refund will be given.
- 10.5** No refund will be given if you decide not to proceed with the treatment after admission to hospital or if you decide to discharge yourself, at any time, against the advice of your consultant or the nursing staff.

11. NHS Treatment

11.1 If you are not a resident of the UK, but you require NHS treatment that is not included in the cost of your private care, please be aware that you will be liable to pay any charges for treatment provided to you by the NHS. We will advise you of any NHS charges and take payment, where possible, in advance of incurring such costs.

12. Patient confidentiality

- 12.1** Your personal information is treated with high standards of confidentiality in accordance with data protection laws.
- 12.2** KHFT will store information about you and will use your information to ensure that staff caring for you have at their disposal accurate and up-to-date information to help them deliver the best possible care for you. The sharing of your personal information may therefore be required when providing and administering your care.
- 12.3** Additionally, there may be circumstances where the Trust has a statutory duty to share your information, for example if there are risks to the public or staff. The General Data Protection Regulations and the Data Protection Act 2018 provides a code of conduct under which all organisations, including the NHS operate, when dealing with personal data.
- 12.4** As part of a UK-wide programme to improve the public's access to information on the quality and outcome of private healthcare, we are mandated to share some of your data 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.
- 12.5** 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.
- 12.6** The records we send to PHIN will include your postcode to enable statistical processing. Any information that is published will always be in an anonymised statistical form only 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).

13. Changes to the Terms of Business

- 13.1** We may change these Terms of Business at any time, including for example:
- Where we reasonably consider changes will make it easier to understand; or
 - Because of changes to the law, codes of practice, or the way in which the service is regulated; or
 - To cover a development of change in the services that we provide.
- 13.2** If we have to change these Terms of Business under clause 13.1, the new Terms of Business will only apply

to any new care or treatment that you may receive and will not apply to any care or treatment that you may be part through or currently receiving when the change is made.

14. Complaints and Compliments

- 14.1** If there is, or has been, a problem with any part of the services we provide, please inform a member of staff on the PPU, or contact us directly, as soon as reasonably possible to enable us to help resolve the matter.
- 14.2** In the event that you are not satisfied with our response or actions, you may raise a complaint with the Trust's Patient Advice and Liaison Service (PALS) directly either by phone (020 8934 3993) or by email (khft.pals@nhs.net).
- 14.3** Conversely, if you have had a positive experience during your stay or visit as a private patient at the Trust, and are pleased with the service that you have been provided with, you can let us know either directly by email: KPHFeedback@nhs.net or via the Trust's PALS office.

15. Events Outside Our Control

- 15.1** We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under these Terms of Business that is caused by an event outside our reasonable control.
- 15.2** If an event outside our reasonable control takes place that affects the performance of our obligations under these Terms, we will contact you as soon as reasonably possible to notify you, and our obligations under these Terms of Business will be suspended and the time for performance of our obligations will be extended for the duration of the event outside our reasonable control.

16. General Queries

- 16.1** If you are in any doubt regarding the information contained within these Terms of Business or in relation to any charges that have been provided to you in advance of treatment or have been made for services already delivered, please do contact an appropriate member of staff on the PPU as soon as reasonably possible to do so. Alternatively, do write to us or contact us using the details below and we will be only too happy to assist.

17. Contact Details

Kingston Private Health
7th Floor, Esher Wing
Kingston Hospital
Galsworthy Road
Kingston upon Thames
Surrey
KT2 7QB

T: 020 8546 6677
E: KPHEnquiries@nhs.net
W: KingstonPrivateHealth.co.uk