

Guide to patients

In order for us to settle a claim, all costs associated with the pre-agreed treatment must be considered necessary and reasonable.

Surgeon and Anaesthetists fees

CS Healthcare will reimburse the fees which we consider customary and reasonable, as per our fee schedule. Whilst most Specialists/Consultants will usually charge a patient within our guidelines, a minority may not.

A Specialist/Consultant will consider the agreement to treat a person as a contract between himself and the patient, and if they are unwilling to bill according to our customary and reasonable fees, this could result in you having a shortfall which the Consultant will consider your responsibility. In the event that your treatment is more complicated than the procedure described on your Claim Form, we can consider an enhanced fee on receipt of a supporting letter from your Specialist/Consultant.

A Surgeon's Fee will cover the cost of the surgical procedure according to the relevant Clinical Classification and Schedule of Development (CCSD) code and complexity of the procedure. It will also cover the period of post-operative supervision according to the average expected length of stay associated to the procedure. If an admission goes over the expected length of stay for a reason of medical necessity a further daily fee will be considered on submission of a medical update.

Where a surgeon administers local anaesthesia or IV sedation we will also pay an additional fee to the main procedure up to the fee level of the appropriate code as per our fee schedule.

An Anaesthetist's fee will cover the initial in-patient anaesthetic assessment, the cost of the anaesthetic including care in a critical care unit and pain relief within the first 24 hours directly following surgery. Should anaesthetic supervision be required following the initial 24 hours care in a Critical Care Unit, a further two days can be reimbursed for daily supervision.

Where it is necessary for an anaesthetist to perform a pain relieving procedure in isolation (either outside the first post-operative 24 hours or to treat a condition) they will be reimbursed in the same manner as we manage a surgeon's fees.

Second Specialist/Consultant

If out of medical necessity there is the need for a second Specialist/Consultant to assist during a procedure, please contact the Managed Care Team for assistance. Fees for a surgical assistant are not covered. If a second Specialist/Consultant is to be present during a theatre time to perform a separate procedure under the same anaesthetic then they will be reimbursed accordingly using the allocated CCSD code.

Standby Fees

Occasionally 'Standby' Fees are billed for Surgeons and Anaesthetist who may need to intervene in an event of an emergency. Where appropriate, these fees will be reimbursed according to the correct CCSD code.

For more information on the amount of benefit we will pay towards the cost of your specialist charges please see the information on the Medical Fees page.