

Insurance and Billing Information

CES Medical - Payment Options and Coverage Guide

At CES Medical, we work with a wide range of insurance providers to ensure our services are accessible to all patients. Whether you're seeking NHS-funded care, have private medical insurance, or prefer to self-pay, we offer transparent pricing and flexible payment options to meet your needs.

NHS-Funded Care: What's Covered and How Referrals Work

Understanding NHS Coverage

What Is NHS-Funded Care?

NHS-funded care means that your treatment costs are covered by the National Health Service, and you won't need to pay for the medical services directly. CES Medical is a proud provider of NHS-funded eye care services.

NHS Services Available at CES Medical

Primary NHS Services:

1. Acute Eye Conditions (Service Code: 20)

- Emergency and urgent eye care
- Same-day or next-day appointments for urgent cases
- Treatment for sudden vision loss, eye injuries, and infections
- **Cost:** Fully covered by NHS

2. Community Ophthalmology Service (Service Code: 21)

- Routine eye examinations and monitoring
- Diabetic eye screening and management
- Glaucoma monitoring and treatment
- **Cost:** Fully covered by NHS

3. Minor Eye Procedures (Service Code: 22)

- Day-case surgical interventions
- Chalazion removal, pterygium excision
- Minor eyelid repairs and tear duct procedures
- **Cost:** Fully covered by NHS

4. Cataract Surgery (Service Code: 23)

- Complete cataract surgical treatment
- Standard intraocular lens implants
- Pre and post-operative care
- **Cost:** Fully covered by NHS

5. Hydroxychloroquine Screening (Service Code: 24)

- Specialized drug monitoring for patients on hydroxychloroquine
- Annual screening examinations and imaging
- **Cost:** Fully covered by NHS

6. Other Ophthalmology Conditions (Service Code: 25)

- Comprehensive eye condition management
- Retinal treatments and specialized care
- **Cost:** Fully covered by NHS

How NHS Referrals Work

Referral Pathways:

GP Referrals:

- Your GP assesses your eye condition
- Referral made through NHS e-Referral Service (Choose and Book)
- You receive appointment letter with date and time
- Bring referral letter and NHS number to appointment

Optometrist Referrals:

- High street optometrists can refer directly for certain conditions
- GOS18 referral form completed by optometrist
- Urgent referrals processed within 24-48 hours
- Routine referrals within 2 weeks

Hospital-to-Hospital Referrals:

- From other NHS hospitals or departments
- Direct professional referrals between consultants
- Seamless transfer of medical records

Self-Referrals (Limited Services):

- Some services accept direct patient contact
- Acute eye conditions may accept self-referral
- Call our NHS booking line: 01732 700 000

NHS Waiting Times and Priorities

Urgent Cases:

- Same day or next day appointments
- Acute vision loss, eye injuries, severe infections
- Direct access through emergency pathways

Routine Appointments:

- Within NHS 18-week referral to treatment target
- Most patients seen within 4-6 weeks
- Cataract surgery typically within 12-18 weeks

What to Bring to Your NHS Appointment:

- NHS referral letter
- NHS number (found on NHS card or previous letters)
- Photo identification
- List of current medications
- Previous eye test results if available

NHS Patient Rights and Responsibilities

Your Rights:

- Free treatment for covered services
- Choice of provider where available
- Access to medical records
- Second opinion if requested
- Complaints procedure if unsatisfied

Your Responsibilities:

- Attend scheduled appointments
 - Arrive on time or call if delayed
 - Provide accurate medical information
 - Follow treatment instructions
 - Inform us of changes to contact details
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Private Medical Insurance: Coverage and Claims Process

Insurance Providers We Work With

Major Insurance Companies:

- AXA PPP Healthcare
- Bupa
- Vitality (formerly PruHealth)
- WPA (Western Provident Association)
- Freedom Healthcare
- Simplyhealth
- Aviva
- Cigna

Specialist Medical Insurance:

- Benenden Health
- HSA (Health Services Association)
- CS Healthcare
- Police Mutual
- Teachers Assurance

Understanding Your Insurance Coverage

Pre-Authorization Requirements:

- Most insurance companies require pre-authorization for treatment
- We can help you obtain authorization before your appointment
- Provide your policy details when booking
- Authorization numbers must be obtained before treatment

Covered Services Typically Include:

- Consultant consultations
- Diagnostic tests and imaging
- Surgical procedures
- Post-operative care
- Prescribed medications related to treatment

Services That May Require Additional Coverage:

- Premium intraocular lenses (multifocal, toric)
- Cosmetic procedures
- Experimental or investigational treatments
- Second opinions (some policies)

Insurance Claims Process

Direct Billing (Preferred Method):

1. Provide insurance details when booking
2. We obtain pre-authorization if required
3. Treatment provided
4. We bill your insurance company directly
5. You pay any excess or co-payment

Patient Reimbursement:

1. You pay for treatment at time of service
2. We provide detailed invoice and medical reports
3. You submit claim to your insurance company
4. Insurance company reimburses you directly

What You'll Need:

- Valid insurance card or policy number
- Photo identification
- Pre-authorization number (if required)
- Referral letter (if required by policy)

Insurance Coverage Levels

Comprehensive Cover:

- Full consultant fees covered
- All diagnostic tests included
- Surgical procedures and hospital costs
- Minimal out-of-pocket expenses

Standard Cover:

- Consultant fees up to policy limits
- Most diagnostic tests covered
- Standard surgical procedures
- Some co-payments may apply

Basic Cover:

- Limited consultant fees
- Basic diagnostic tests
- Standard treatments only
- Higher out-of-pocket costs

Tips for Maximizing Insurance Benefits

Before Treatment:

- Understand your policy coverage and limits
- Obtain required pre-authorizations
- Check if referrals are needed
- Confirm provider is in-network

During Treatment:

- Keep all receipts and documentation
- Understand what's covered vs. what's not
- Ask about alternative treatments if cost is a concern

After Treatment:

- Submit claims promptly
- Keep copies of all documentation
- Follow up on claim status
- Appeal if claims are denied inappropriately

Self-Pay Options: Transparent Pricing and Payment Plans

Why Choose Self-Pay?**Advantages of Self-Pay:**

- Faster access to treatment (no waiting lists)
- Choice of consultant and treatment timing
- Premium treatment options available
- No insurance restrictions or pre-authorizations
- Complete privacy and confidentiality

When Self-Pay Makes Sense:

- No insurance coverage
- Insurance doesn't cover specific treatments
- Desire for premium services or lenses
- Faster treatment needed
- Privacy concerns

Self-Pay Pricing Structure

Consultation Fees:

Initial Consultation:

- New Patient Comprehensive Exam: £200-£300
- Specialist Consultation: £250-£350
- Second Opinion: £200-£250
- Follow-up Consultation: £150-£200

Diagnostic Testing:

- OCT Scan: £100-£150
- Visual Field Test: £80-£120
- Fundus Photography: £75-£100
- Fluorescein Angiography: £300-£400
- Comprehensive Imaging Package: £250-£350

Surgical Procedures:

Cataract Surgery:

- Standard Cataract Surgery (per eye): £2,500-£3,500
- Premium IOL Upgrade: £1,000-£2,000 additional
- Complex Cataract Surgery: £3,500-£4,500
- Bilateral Surgery Package: Discounted rates available

Laser Procedures:

- YAG Laser Capsulotomy: £400-£600
- Laser Peripheral Iridotomy: £500-£700
- Selective Laser Trabeculoplasty: £800-£1,200
- Retinal Laser Treatment: £1,000-£2,000

Injection Treatments:

- Anti-VEGF Injections: £800-£1,200 per injection
- Steroid Injections: £600-£900 per injection
- Treatment Packages: Multiple injection discounts available

Minor Procedures:

- Chalazion Removal: £400-£600
- Pterygium Excision: £800-£1,200
- Minor Eyelid Surgery: £600-£1,000

Note: Prices are estimates and may vary based on complexity and individual requirements. Exact pricing will be provided during consultation.

Payment Options and Plans

Payment Methods Accepted:

- Credit/Debit Cards: Visa, Mastercard, American Express
- Bank Transfer: Direct bank transfer available
- Cash: Accepted for smaller amounts
- Cheque: Personal cheques accepted

Payment Plans Available:

Interest-Free Payment Plans:

- 6-month plan: No interest, monthly payments
- 12-month plan: Available for treatments over £1,000,
- 24-month plan: Available for treatments over £3,000,
- Credit check required for extended plans

Medical Finance Options:

- Partnership with medical finance companies
- Longer-term payment options available
- Competitive interest rates
- Quick approval process

Package Deals:

- Bilateral surgery discounts: 10-15% off second eye
- Multiple procedure discounts: Combined treatment savings
- Family discounts: Available for multiple family members
- Loyalty discounts: For returning patients

Self-Pay Process

Booking Your Appointment:

1. Call our private patient line: 01732 700 000
2. Discuss your needs and preferred appointment times
3. Receive treatment estimate and payment options
4. Confirm appointment and payment method

Before Your Appointment:

- Receive detailed cost breakdown
- Payment plan arranged if needed
- Pre-treatment instructions provided
- Confirmation of appointment details

Day of Treatment:

- Payment due before or on day of treatment
- Final costs confirmed
- Any additional procedures discussed and priced
- Receipt and warranty information provided

After Treatment:

- Follow-up appointments included in surgical packages
- Additional consultations charged separately
- Prescription medications at pharmacy prices
- Warranty and guarantee information provided

Price Transparency Guarantee

What's Included in Our Prices:

- Consultant fees
- Facility fees
- Standard equipment and materials
- Basic post-operative care
- Follow-up appointments (as specified)

What May Be Additional:

- Premium upgrades (lenses, techniques)
- Complications requiring additional treatment
- Medications and eye drops
- Extended follow-up care beyond standard
- Travel or accommodation costs

No Hidden Fees Promise:

- All costs discussed upfront
 - Written estimates provided
 - No surprise billing
 - Clear explanation of what's included
 - Additional costs only with your consent
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Financial Assistance and Support

Hardship Programs

CES Medical Charitable Care:

- Limited financial assistance available
- Based on financial need assessment
- Application process required
- Priority given to urgent medical needs

NHS vs. Private Decision Support:

- Help understanding your options
- Comparison of waiting times and services
- Guidance on insurance coverage
- Support in making informed decisions

Third-Party Financing

Medical Loan Companies:

- Chrysalis Finance: Specialist medical loans
- Payl8r: Flexible payment solutions
- V12 Finance: Healthcare financing
- 0% APR options available for qualified applicants

Credit Options:

- CareCredit: Healthcare-specific credit
- Personal loans: Through banks and credit unions
- Credit card financing: Extended payment terms
- Family financing: Assistance from family members

Employer Benefits

Health Cash Plans:

- Many employers offer health cash plans
- May cover portion of private treatment costs
- Check with HR department about benefits
- Submit receipts for reimbursement

Flexible Spending Accounts:

- Use pre-tax dollars for medical expenses
- Significant tax savings available
- Plan ahead for treatment timing
- Keep all receipts for documentation

Billing and Payment Policies

Payment Terms

NHS Patients:

- No payment required for covered services
- Prescription charges may apply
- Parking fees separate

Private Insurance Patients:

- Excess and co-payments due at time of service
- Pre-authorization required for most treatments
- Claims processed within 2-4 weeks

Self-Pay Patients:

- Payment due before or at time of service
- Payment plans available with approval
- Deposits may be required for surgical procedures

Billing Policies

Appointment Cancellations:

- 24-hour notice required for routine appointments
- 48-hour notice required for surgical procedures
- Cancellation fees may apply for short notice
- No-show fees: £50-£100 depending on appointment type

Refund Policy:

- Consultation fees: Generally non-refundable after service
- Surgical deposits: Refundable with appropriate notice
- Insurance claims: Refunds processed after insurance payment
- Overpayments: Refunded within 30 days

Billing Disputes:

- Contact our billing department within 30 days
- Detailed review of all charges
- Resolution within 10 business days
- Appeal process available if needed

Insurance Claim Support

We Help With:

- Pre-authorization requests
- Claims submission and follow-up
- Appeals for denied claims
- Documentation and medical records
- Communication with insurance companies

Patient Responsibilities:

- Provide accurate insurance information
 - Understand your policy coverage
 - Pay deductibles and co-payments
 - Follow up on claim status
 - Appeal denied claims when appropriate
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Frequently Asked Questions

NHS Coverage Questions

Q: Do I need a referral for NHS treatment?

A: Most NHS services require a referral from your GP or optometrist. Some acute conditions may accept self-referrals.

Q: How long will I wait for NHS treatment?

A: Urgent cases are seen within 24-48 hours. Routine appointments are typically within 4-6 weeks, surgery within 18 weeks.

Q: Can I choose my consultant on the NHS?

A: You may express a preference, but NHS scheduling is based on availability and clinical need.

Q: What if I need treatment not covered by NHS?

A: You can choose to pay privately for additional services or premium options not covered by NHS.

Insurance Questions

Q: How do I know if my insurance covers treatment?

A: Contact your insurance company or provide us with your policy details and we'll help verify coverage.

Q: What if my claim is denied?

A: We can help you understand the denial reason and assist with appeals if appropriate.

Q: Can I upgrade to premium services with insurance?

A: Yes, you can pay the difference between standard coverage and premium services.

Q: What if I need treatment not covered by NHS?

A: You can choose to pay privately for additional services or premium options not covered by NHS.

Self-Pay Questions

Q: Are your self-pay prices negotiable?

A: Our prices are competitive and fair. Payment plans and package deals may offer savings.

Q: Do you offer payment plans for all treatments?

A: Payment plans are available for treatments over £500, subject to credit approval.

Q: What happens if I need additional treatment?

A: Any additional treatment will be discussed and priced separately with your consent.

Q: Are follow-up appointments included?

A: Standard follow-up appointments are included in surgical packages. Extended care may be additional.

Contact Information

Billing and Insurance Inquiries

- Phone: 01732 700 000
- Email: billing@cesmedical.co.uk
- Hours: Monday-Friday, 9:00 AM - 5:00 PM

NHS Appointments

- Phone: 01732 700 000
- Online: NHS e-Referral Service
- Walk-in: Emergency cases only

Private Appointments

- Phone: 01732 700 000
- Email: private@cesmedical.co.uk
- Online: [Website booking system]

Financial Counseling

- Available by appointment
- Free consultation on payment options
- Insurance verification services
- Treatment cost estimates

Remember: We're here to help you understand your options and make eye care accessible. Don't let financial concerns prevent you from seeking the care you need. Contact us to discuss your situation and explore all available options.

This information is subject to change. Please verify current pricing and coverage details when scheduling your appointment. All prices quoted are estimates and final costs may vary based on individual treatment requirements