

## **Terms & Conditions for *All Inclusive* Self Pay product for Hip and Knee Replacements only**

**All Inclusive** packages for specified Hip and Knee replacement procedures offered by HCA International hospitals are covered by the following terms and conditions.

These terms and conditions provide patients with information about coming into hospital on an **All Inclusive** package. The terms and conditions outline what is included in the package price, how payment can be made and what to do in the event of any queries. **All Inclusive** package offers are dependent on the outcome of a clinical pre-assessment.

### **1. All Inclusive – definition**

This is a way of obtaining treatment for a specific hip or knee replacement that is offered to a patient at a packaged price and agreed with the patient before treatment commences. Treatment may include an operation that requires one or more night's stay in hospital.

HCA International guarantees that there will be no additional charges for treatment of a medical condition, which has been accepted by the patient under our **All Inclusive** package scheme, once the price has been agreed.

### **2. Estimates**

Only staff authorised by HCA International can issue written estimates for **All Inclusive** packages. The estimate is subject to change depending on the results of the patient's pre-operative clinical assessment.

Each patient will receive an individual estimate, which will detail what is covered by the package being offered.

HCA International reserves the right to withdraw the price estimate at any time prior to surgery.

### **3. What the *All Inclusive* Package Includes**

A pre-operative clinical assessment (with a qualified pre-operative assessment nurse)  
Hospital accommodation including patient meals  
Nursing Care and Facilities (including ITU/HDU)  
Operating theatre charges (fees & consumables)  
Consultant (surgeon and anaesthetist) fees (both for the original treatment and any subsequent complications developing from that treatment – *see condition 10*)  
Drugs and dressings needed during the stay in hospital  
Prosthesis  
Routine X-rays, scans and physiotherapy that may be needed while in hospital(excluding MRI. CT & Ultrasound)  
Histology\*  
Removal of stitches, dressings or plaster, if required  
Return theatre visit during the stay in hospital, if needed  
Any aids required on discharge such as crutches  
Up to 3 days of take home drugs  
Re-admittance and all charges for treatment of medical complications arising as a direct result of the hip or knee surgery as specified in the patient's offer letter, within 30 days of discharge

*\*Histology charges are only included where HCA laboratories are used.*

#### **4. What has to be paid for separately from *All Inclusive***

The listed services are not included in an *All Inclusive* package:

The initial consultation with the Consultant

Outpatient tests required to confirm diagnosis

Any post operative consultations, if needed

Ambulance and other transport costs

Personal expenses such as telephone calls, drinks, additional newspapers and visitors meals

Convalescence provided after a Consultant has advised that a patient is fit for discharge

Histology NOT carried out by HCA Laboratories

For any items not included in the *All Inclusive* package, patients are required to pay the standard hospital charges and Consultant fees.

#### **5. Pre-assessment**

Eligibility for an *All Inclusive* package is dependent on the outcome of a clinical Pre-assessment. This is a 2-stage process starting with a Health Questionnaire, which patients must complete and return. The second stage will be a clinic appointment where patients will undergo all the appropriate pre-operative tests and investigations to assess their fitness for the specified hip or knee surgery. At this clinic patients will also be given a clear understanding of the proposed hospital stay, the operation itself and any family support or discharge plans that may need to be prepared.

#### **6. Offer letter**

Once patients are assessed fit for the proposed surgery they will be sent a firm offer letter quoting a confirmed price for their specified procedure. This offer is valid for 60 days from the date of the offer letter and the price quoted will relate to the specific treatment for the medical condition stated in the offer letter. A booking for surgery must be made during this period.

If patients are assessed as not fit for the proposed surgery the original *All Inclusive* offer will be withdrawn and an alternative Self Pay option may be offered. Only staff authorised by HCA can issue firm quotations to patients.

#### **7. Payment**

Patients are required to pay the quoted price in full before admission.

Payment can be made either by cash, cheque, banker's draft or credit/debit card.

If a patient is paying by personal cheque this must be received by the hospital at least seven working days before admission in order for the cheque to clear.

HCA International reserves the right to refuse admission to a patient who has not paid in full.

#### **8. Admission**

HCA International reserves the right to determine the date of admission of the patient and, if necessary, change the date of admission. Prior notice will be given, whenever possible, if an admission date has to be changed.

HCA International reserves the right to refuse admission to a patient for any reason.

HCA International will not accept responsibility for cash or valuables. Patients are therefore encouraged to leave valuable items at home or to ensure that all personal belongings are fully insured.

### **9. Discharge**

The decision as to whether a patient is fit for discharge rests with the Consultant. If the Consultant decides that a patient is not fit for discharge by the date indicated on their offer letter then there will be no additional charges for any extra days spent in hospital.

If a patient decides to stay in hospital beyond the expected discharge date, but the Consultant has agreed that the patient is fit for discharge, then the patient will be required to pay the standard hospital charges for any additional days. This will be invoiced separately.

If a patient leaves hospital sooner than expected there will be no refund of the **All Inclusive** package price.

If a patient leaves hospital against the advice of a Consultant, no further services will be provided as part of the **All Inclusive** package.

### **10. Complications**

The **All Inclusive** package includes the cost of any hospital charges plus the cost of any treatment provided by Consultant Surgeons and Consultant Anaesthetists that may be incurred in the case of complications resulting from the original treatment as specified in a patient's offer letter. This applies both whilst patients are in hospital and up to 30 days after discharge, providing patients have followed the advice given to them by their Consultant(s). These complications are medical complications arising as a direct result of the hip or knee surgery, leading to prolonged stays, return visits to theatres, extensive use of intensive care facilities, re-admission, or the requirement for the use of expensive drugs.

For the purposes of this definition a medical complication will arise "as a direct result of" the hip or knee surgery, if after having considered the circumstances of the particular surgery the Company's Chief Nursing Officer or Chief Executive Officer considers in his or her reasonable opinion that the medical complications are a direct result of the hip or knee surgery.

### **11. Consultants**

Patients are admitted to the hospital under the care of a Consultant. The Consultant is an independent practitioner and not employed by the hospital. Responsibility for issues relating to the treatment and care of patients, lie with the Consultant.

Consultants are self-employed and provide their services direct to a patient. It is the Consultant's responsibility to obtain the patient's consent as required for any medical or surgical treatment.

Hospital staff will provide care and treatment in accordance with the instructions of the Consultant.

### **12. Cancellations**

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If patients decide not to go ahead with the proposed treatment there will be a requirement to settle any outstanding hospital or Consultant bills up to the point of cancellation. If patients cancel treatment after admission, they will need to pay the standard hospital charges for any time spent in hospital.

If treatment is cancelled after payment of the **All Inclusive** package price the hospital will refund that payment less any amounts owed the hospital.

HCA reserves the right to refuse to offer **All Inclusive** package treatment.