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Working with Insurance Companies Policy

EPIC Solutions prefer not to work with Insurance Companies. The reasons for this are:

- Many Insurance Companies have capped fees which do not acknowledge the complexity of the Consultant led MDT assessments and input that EPIC Solutions offer
- Many insurance companies require registration of every professional with associated fees and a monthly fee for the billing system Healthcode
- Many insurance companies will only pay for completed work which can sometimes span many weeks/months for complex cases with EPIC Solutions
- Many insurance companies are significantly delayed in their payment of work done

All of the above is challenging for a small practice that offers highly specialised clinical work.

EPIC Solutions do not wish to discriminate against insured clients so the Directors and Managers have agreed that the following will be conditions that must be met before EPIC Solutions assessment or input is agreed:

- Initial assessment fee must be paid for by the client according to the EPIC Solutions terms and conditions and the client is responsible for reclaiming from their insurance company **OR** confirmation that the initial assessment fee is covered by the insurance company is provided before an appointment is offered
- Written agreement must be received from the insurance company to confirm they will cover the full cost of any further assessment or input recommended before this commences
- Any insurance excess that is the responsibility of the client will be invoiced in the usual way and payment expected according to EPIC Solutions terms and conditions
- If fees are capped by the insurance company any difference in cost will be the responsibility of the client and will be invoiced in the usual way and payment expected according to EPIC Solutions terms and conditions
- In the absence of written confirmation from the insurance company therapy sessions will be invoiced to the client and payment expected according to EPIC Solutions terms and conditions. Reclaiming from the insurance company will be the clients responsibility
- In the absence of written confirmation from the insurance company where a complex assessment is recommended such as ADHD or ASD, an up front payment of 50% of the fee will be requested from the client, in the same way as is expected from a self pay client, and it is the clients responsibility to reclaim this from their insurance company

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