



UK Consultant Recognition Terms & Conditions

Allianz Worldwide Care

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Introduction

This document outlines the terms & conditions of being an Allianz Worldwide Care recognised consultant.

These terms & conditions may be amended or altered by Allianz Worldwide Care from time to time. Any amendment or alteration will be notified to you by email. All amendments or alterations shall become effective from the date of this notification. If you do not agree with any amendment or alteration, you are free to terminate your recognition as outlined in Condition 11 below. Please consult our dedicated UK consultant recognition webpage (<http://www.allianzworldwidecare.com/ukreg>) for the most up-to-date terms & conditions.

1. Scope of Application

Your application relates to members of Allianz Worldwide Care's international medical insurance schemes, health trusts and members who are insured with or are part of a healthcare plan administered by Allianz Worldwide Care or any subsidiary company of Allianz Worldwide Care (hereafter referred to as 'Allianz Worldwide Care members' or 'members'). For the avoidance of doubt, this application covers any future products, companies or schemes.

2. Recognition

Recognition, by way of completing the Application Form, will only be considered for consultants on an individual basis. Groups of consultants can contact the Provider Services Team directly to discuss recognition whereby a formal contract and fees can be agreed.

You agree that any recognition decision is at the entire discretion of Allianz Worldwide Care. Consultants who will be considered by Allianz Worldwide Care for recognition must meet our Recognition Criteria, agree to abide by these terms & conditions, invoice us directly and agree to be reimbursed by us directly for Treatments provided to members.

3. Commencement of Recognition

Commencement of your recognition with Allianz Worldwide Care will be effective from the date of the email from us, confirming your successful application.

4. Appropriate Treatment

Consultants must work with good clinical practice and in line with their professional codes of conduct. You acknowledge that only Treatment that is medically necessary should be performed on any member. Medical necessity refers to Treatment or supplies that must be:

- a. Essential to identify or treat a member's condition, illness or injury;
- b. Consistent with the member's symptoms, diagnosis or Treatment of the underlying condition;
- c. In accordance with good clinical practice and professional standards of medical care in the medical community at the time;
- d. Required for reasons other than the comfort or convenience of the member or his medical practitioner;
- e. Proven and demonstrated to have medical value and are not deemed by us to be experimental;
- f. Considered to be the most appropriate type and level of service or supply;
- g. Provided at an appropriate facility, in an appropriate setting and at an appropriate level of care for the treatment of a member's medical condition; and

h. Provided only for an appropriate duration of time.

We will not cover any Treatment which we do not deem to be medically necessary.

You further acknowledge that any form of Treatment or drug therapy which is considered experimental or unproven in the reasonable opinion of Allianz Worldwide Care, based on generally accepted medical practice, shall not be covered by Allianz Worldwide Care.

Recognition does not constitute a partnership between Allianz Worldwide Care and you nor does it render you a representative or agent of Allianz Worldwide Care for any purpose whatsoever. You acknowledge that you are not empowered to bind Allianz Worldwide Care in any way and not authorised to confirm to an Allianz Worldwide Care member that a particular treatment is covered or reimbursable by Allianz Worldwide Care.

5. Treatment Guarantee

Certain treatments and costs require pre-authorisation in advance. When required, the relevant sections of a Treatment Guarantee Form need to be completed by the member and their consultant/specialist, and then submitted to our Medical Services Department for approval, prior to treatment. We will respond within 24 hours of receipt of a fully completed form. Should the correct conditions be met, Allianz Worldwide Care will respond with a Guarantee of Payment – this is a statement issued to the consultant or specialist, confirming Allianz Worldwide Care will pay for the described procedure, up to a specified contribution.

Treatment Guarantee is required for the following benefits, which may or may not be included in the member's plan:

- In-patient benefits as listed in the member's Table of Benefits
- Day-care treatment
- Out-Patient surgery
- MRI (Magnetic Resonance Imaging), PET (Positron Emission Tomography) and CT-PET scans
- Nursing at home
- Routine maternity including complications of pregnancy and childbirth (in-patient treatment only)
- Oncology (in-patient and day-care treatment only)
- Occupational therapy (out-patient treatment)
- Rehabilitation treatment
- Medical evacuation (or repatriation where covered)
- Expenses for one person accompanying an evacuated/repatriated person
- Repatriation of mortal remains
- Palliative care and long term care
- Travel costs to another Channel Island, the UK or France (for members covered under the Corporate Healthcare Plan for the Channel Islands)

The member's Table of Benefits will confirm which benefits available to them require Treatment Guarantee.

Treatment Guarantee is necessary in order to ensure that all costs are fully covered within the insured members plan. As with all health insurance policies, the plan with us will only cover treatment that is medically necessary and charges that are usual and customary (with reference to this fee schedule). Therefore, it is vital that we are contacted prior to treatment so that we can confirm the medical necessity of the treatment, as well as the appropriateness of costs.

In the event that Treatment Guarantee is not obtained and the treatment is subsequently proven to be medically necessary, Allianz Worldwide Care reserves the right to pay only 80% or 50% of the published fee/invoiced amount, depending on the treatment undertaken, as per the conditions of the member's policy. In these instances, the shortfall amount is considered the member's liability.

The Treatment Guarantee process is outlined here:

<http://www.allianzworldwidecare.com/the-treatment-guarantee-process?choice=en>

The Treatment Guarantee form can be located here:

<http://www.allianzworldwidecare.com/treatment-guarantee>

The Medical Services Department contact details are:

Tel: 0800 032 0976 (Toll Free)

Fax: 00 353 1 6531780

E-mail: medical.services@allianzworldwidecare.com

6. Fees

Allianz Worldwide Care has produced a comprehensive Fee Schedule for procedure and anaesthetist costs. This is a guide as to what we expect UK Consultants to charge us, based on what we consider to be: fair for the service provided; reasonable and customary; and in line with market rates. You agree that authorisation of Treatment may not be granted by us if your proposed fees exceed the guide fees set out in the Allianz Worldwide Care UK Fee Schedule. However, for the avoidance of doubt, Allianz Worldwide Care is not imposing the guideline Fee Schedule on you.

Allianz Worldwide Care's Fee Schedule can be found online at

http://www.allianzworldwidecare.com/cms-filesystem-action/EN/UKreg_FeeSchedule.pdf

Recognition does not imply acceptance by Allianz Worldwide Care of your current standard fees.

7. Direct Settlement

It is important to our members that they have cashless access to Treatment with all types of medical providers in the UK.

You warrant that all Treatment will be directly settled with Allianz Worldwide Care except for member liabilities (e.g. co-payments) on the member's policy with us and/or Treatments which are not covered by the member's policy. In no other circumstances will the member be required to pay you directly and subsequently claim for reimbursement from Allianz Worldwide Care.

8. Invoicing

We wish to pay your invoices promptly and the information below sets out what we require from you in order to do this.

You agree to invoice us only for Treatment which has been carried out by you, for services rendered to a member.

Paper invoices must be submitted to us at the following address:

Allianz Worldwide Care Limited
Claims Department
18B Beckett Way
Park West Business Campus
Nangor Road
Dublin 12
Ireland

Invoices must include the following information as a minimum: your name; date of invoice; date of Treatment; the name of the facility where the Treatment took place; the member's name, date of birth and postcode; the applicable ICD disease and injury code; the CCSD code and CCSD description for the treatment (where applicable); and your fee.

You agree that you will not knowingly:

- a. Invoice for procedures that you have not performed;
- b. Invoice for services rendered to a person other than the member named on the Allianz Worldwide Care membership card;
- c. Use separate codes for a single procedure (double charging);
- d. Invoice for multiple codes where one of those codes includes the other (unbundling);
- e. Use codes that do not accurately reflect the procedure performed;
- f. Exaggerate the complexity of procedures performed;
- g. Misrepresent the charges;
- h. Split the fees incurred in a single day into more than one day; or
- i. Alter dates of Treatment or diagnosis

9. Payment

Allianz Worldwide Care will use reasonable endeavours to settle your invoices in UK Pound Sterling (GBP) within thirty (30) days after receipt of the invoice, subject to receipt of all necessary information and subject to the terms & conditions of your recognition and of the member's policy. Allianz Worldwide Care reserves the right to request further documents or information if necessary.

Payments towards invoices rendered by you shall be made by electronic transfer to the BACS bank account nominated by you in the Application Form.

A settlement statement will be sent to you advising you of the total amount paid by electronic transfer and detailing any claim that has been declined, together with the reason for the decline.

Allianz Worldwide Care reserves the right to decline settlement, in part or in full, in accordance with the terms & conditions of this application and of the member's policy with us, if Allianz Worldwide Care cannot verify that the person to whom the invoice relates is currently insured by Allianz Worldwide Care, if the Treatment is deemed to be not medically necessary or pre-authorisation has not been obtained, where appropriate. We will not be liable for any amount that is not covered under the member's policy or for any co-payments, deductibles or any amounts exceeding the member's plan and benefit limits.

10. Notifications

You agree to notify Allianz Worldwide Care, in a timely manner, of any changes to the information provided in the Application Form.

You also agree to notify Allianz Worldwide Care, in a timely manner of: any current or impending disciplinary action by any statutory body or employer; any amendments or withdrawals to admitting rights at any facilities at which you practice; any current or impending civil or criminal investigations by the police or any revocation or suspension or alteration of your registration with the GMC/GDC.

Notifications should be sent to the following address:

Provider Services Department – UK Consultant Recognition Team,
Allianz Worldwide Care,
18B Beckett Way,
Park West Business Campus,
Nangor Road, Dublin 12,
Ireland

11. Terminating Your Recognition

If at any time it is discovered by us that a consultant is under investigation or has sanctions applied to their registration by the relevant professional regulatory bodies, Allianz Worldwide Care will automatically suspend and even withdraw the consultant's recognition status with us with immediate effect. Should the situation change and sanctions be lifted, we may consider re-instatement at our discretion, although this is not guaranteed. In addition, where we feel that there are issues of safety regarding the treatment of members, indications of fraud or failure to adhere to any of these terms & conditions, we again reserve the right to review, suspend or withdraw recognition with immediate effect.

In any other cases, we will provide you with thirty (30) days written notice of any change to your recognition status or the withdrawal of it. We will not be obliged to give a reason for this change or withdrawal. You may also terminate your recognition without reason by giving us thirty (30) days written notice that you no longer want to be recognised with us.

Please note that where recognition has been suspended or withdrawn for any reason including at our discretion, you will cease to be eligible for funding from us for any type of Treatment provided to any member.

Notifications should be sent to the following address:

Provider Services Department – UK Consultant Recognition,
Allianz Worldwide Care,
18B Beckett Way,
Park West Business Campus,
Nangor Road, Dublin 12,
Ireland

Your recognition is personal to you and may not be assigned or transferred to any other person. If you cease practising as a Consultant you should notify us immediately in writing.

12. Insurance

You agree to hold and maintain appropriate professional indemnity insurance and/or medical malpractice insurance with an appropriate organisation, for the types of treatment that you undertake and for the duration of your recognition with Allianz Worldwide Care. The minimum levels of such cover must be sufficient to cover liability that might reasonably be foreseen to be incurred to members as a result of treatment by you under these terms & conditions and at a minimum should meet with any prevailing legal requirements and/or standards imposed by the GMC/GDC.

13. Disputes

Unfortunately, it is sometimes the case that disputes occur. In the event of any dispute, you and Allianz Worldwide Care agree to attempt to resolve the dispute amicably and efficiently and in a reasonable manner before commencing alternative dispute resolution proceedings.

Any dispute must first be raised with the Allianz Worldwide Care's Provider Services team (ukconsultantrecognition@allianzworldwidecare.com). If a dispute can not be resolved within thirty (30) business days, then the matter should be raised, in writing, with the Head of Operations for Allianz Worldwide Care. Where such differences relate to medical opinion in connection with an accident or medical condition, such differences will be settled by two medical experts appointed by you and us in writing.

14. Confidentiality

Confidentiality is of the utmost importance to us. We will only use the information that you have provided in the Application Form in order to process your application and in our ongoing relationship with you, in the event that you become recognised with us.

In the Application Form, we have asked for your consent to publish your details (name, practice details, specialty and sub-specialty). In providing this consent, it is acknowledged by you that Allianz Worldwide Care may disclose to members the existence of this direct settlement arrangement with you and may include your name, specialty and practice contact details within our directory of UK recognised Consultants on the Allianz Worldwide Care website (www.allianzworldwidecare.com).

Finally, while we are happy to assist you in terms of providing suitable logo files or material, you may not display or incorporate Allianz Worldwide Care's name or logo or that of the Allianz Group in any advertising, promotional or other material, in any form or through any media including, but not limited to, any website which you own or have links to without the prior written consent of Allianz Worldwide Care (or the Allianz Group if applicable).

15. Data Protection

Data Protection Acts – collection and use of personal information

In these statements, references to information include personal data and information given by you to us, in your application to become an Allianz Worldwide Care recognised consultant and any supporting documents or any information we may collect in connection with your recognition (if successful). Allianz Worldwide Care, a member of the Allianz Group, is an Irish authorised non-life insurance company and shall be the data controller in respect of all such information.

Uses: Information you supply may be used by us for the purposes of processing your application to become an Allianz Worldwide Care recognised consultant and for the purposes of your recognition (if successful), including the publication of your name, practice details, specialty and sub-specialty in any printed, electronic or website based directory of Allianz Worldwide Care recognised consultants.

Retention: We will not retain your data for longer than is necessary and we will hold it only for the purposes for which it was obtained.

Consent: By providing us with your information, you consent to all of your information being used, processed, disclosed and retained as set out above.

Access: Under the Data Protection Acts 1988 and 2003, you have the right to request and receive a copy of your personal data held by us. Should you wish to exercise this right, you should send the request in writing and address it to the Data Protection Officer, Allianz Worldwide Care, 18B Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland, or by email to: client.services@allianzworldwidecare.com. A fee of €6.35 is chargeable under the terms of the Data Protection Acts and cheques should be made payable to Allianz Worldwide Care.

16. General

It is recognised by you that Allianz Worldwide Care is not obliged to provide any minimum volume or make any minimum payment to you as part of your recognition with us. It is agreed that your recognition with Allianz Worldwide Care shall not prohibit or restrain you or us from entering into similar agreements or relationships with third parties.

These terms shall be construed with, governed by and interpreted in accordance with the laws of England & Wales and constitutes the sole understanding between us relating to the provision of the Treatment. There are no representations, warranties, terms, conditions, undertakings or collateral agreements, express or implied, verbal or written, between us other than as expressly set forth in this Agreement. These terms also replace any prior agreements between us.

Definitions

“Application Form” means the document that can be found via the following link and any addendums or supporting information:

<http://allianz-worldwide-care.uk-consultant-recognition-application-form.sgizmo.com/s3/>

“Co-payment” means the percentage of the Treatment costs which the member must pay.

“Provider Services Team” means a department within Allianz Worldwide Care that manages all UK providers of healthcare.

“Recognition Criteria” means that recognition will only be granted by Allianz Worldwide Care if a consultant:

- i. Is on the GMC/GDC specialist register and holds a GMC License to Practise, if appropriate;
- ii. Holds or has held a substantive NHS Consultant post;
- iii. Holds a Certificate of Completion of Medical Training; and
- iv. Has and maintains appropriate Professional Indemnity Insurance for the treatments performed in their private practice.

“Treatment” means a medical procedure needed to cure or relieve illness or injury and includes In-Patient Treatment, Out-Patient Treatment and Day-care Treatment. This includes consultations.

“Treatment Guarantee” means a pre-authorisation statement issued to healthcare providers by Allianz Worldwide Care, confirming Allianz Worldwide Care will pay for the described Treatment up to a specified contribution.

“we”, “our”, or “us” means Allianz Worldwide Care Limited.

“you” or “your” means the person named in the Application Form.

If you have any queries, please do not hesitate to contact us:

Allianz Worldwide Care
18B Beckett Way
Park West Business Campus
Nangor Road
Dublin 12
Ireland

Email: ukconsultantrecognition@allianzworldwidecare.com
www.allianzworldwidecare.com

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