

## Private Medical Insurance: Excesses & Cost Shares

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This guide explains the process of billing your health insurance provider if you have an agreed excess or cost share with your cover.

### Excesses:

Your health insurance documentation will state what your agreed excess amount is. This will begin once you have made a claim to your provider.

When PSM bills your provider for your treatment, your provider will return a % of the bill to PSM which is to be paid to PSM, by you, the patient.

This will happen after every appointment until your full excess amount has been paid to PSM.

### Cost Shares:

Similarly to Excesses, your health insurance documentation will state what your agreed cost share % is. Alternatively, the provider can confirm this for you.

When PSM bills your provider for your treatment, your provider will send back a % of the bill to PSM which is to be paid to PSM, by you, the patient.

This will happen after every appointment you have with PSM, for the duration of your treatment.

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### Contact & Messaging:

Your provider will inform you of the payments to be made to PSM, most likely by post.

PSM's administration teams will also contact you to inform you of any outstanding amounts, this may be via telephone or email.