

Insurance and Third-Party Billing Terms

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This is a synthetic document written for a software demonstration. Harbourline Physio, its staff, insurers, addresses and document numbers are invented.

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1. Scope

- 1.1 These Terms explain how Harbourline Physio bills private medical insurers and other third parties, and what happens when it does not.
- 1.2 Harbourline's fees are in the Patient Fees and Funding Schedule 2026 (HP-FIN-001). Where these Terms and a patient's insurance policy disagree about what the insurer pays, the policy wins on what the insurer pays, and these Terms win on what Harbourline will do.
- 1.3 Harbourline cannot tell a patient what their policy covers. The patient is responsible for knowing their policy's limits, excess and conditions.

2. Direct billing arrangements

- 2.1 Direct billing means Harbourline sends the invoice to the insurer and the patient pays only the excess and any shortfall. Table 1 lists the insurers Harbourline bills directly, at which clinic and for which services.

Table 1. Direct-billing arrangements from 1 January 2026

Insurer	Quayside Clinic	Elm Park Clinic	Services direct-billed
Northgate Health	Yes	Yes	Physiotherapy: initial, follow-up, extended follow-up
Meridian Cover	Yes	No	Physiotherapy and sports massage
Allbright Mutual	No	Yes	Physiotherapy: initial, follow-up, extended follow-up
Tidewater Assurance	No	No	None (self-pay, patient claims back)

- 2.2 Meridian Cover is direct-billed at the Quayside Clinic only. A Meridian Cover patient seen at the Elm Park Clinic pays Harbourline in full and claims from the insurer (clause 7.1).
- 2.3 Allbright Mutual is direct-billed at the Elm Park Clinic only. An Allbright Mutual patient seen at the Quayside Clinic is a self-pay patient.
- 2.4 Northgate Health is direct-billed at both clinics, for physiotherapy only. Sports massage for a Northgate Health patient is self-pay.
- 2.5 Insurers not listed in Table 1, including Tidewater Assurance, are not direct-billed at any clinic. Harbourline will provide a receipt that the patient can send with their claim.

3. Pre-authorisation

- 3.1 Pre-authorisation is the insurer's agreement, before treatment, that it will pay. The insurer gives the patient a pre-authorisation code. Harbourline cannot obtain a code on the patient's behalf.
- 3.2 Northgate Health: no code is needed for the initial assessment. A code in the format NGH-##### (NGH, a hyphen, six digits) is needed before the first follow-up. One code covers up to 6 sessions.
- 3.3 Meridian Cover: a code in the format MCX-#### (MCX, a hyphen, four digits) is needed before the first session of each type. A patient who wants an initial assessment and sports massage needs a code for each.

- 3.4** Allbright Mutual: there is no pre-authorisation code. The patient signs an Allbright claim form at reception on the day of every session. The policy allows up to 8 sessions per policy year.
- 3.5** The code must be given to Harbourline reception at least one working day before the appointment, by phone or through the booking link.

4. Excess

- 4.1** Excess is the part of each claim that the policy requires the patient to pay. Harbourline cannot waive it.
- 4.2** The patient pays the excess to Harbourline at reception on the day, by card. Harbourline invoices the insurer only for the balance.
- 4.3** Harbourline is told the excess by the insurer when the insurer authorises treatment. If the insurer does not say, Harbourline will ask the patient to confirm it. Harbourline does not state what an excess is under any particular policy.
- 4.4** If the insurer later declines the claim, or says the excess was wrongly collected, the patient and the insurer settle that between themselves, except where clause 8.2 applies.

5. Insurer limits and shortfall

- 5.1** Each insurer pays up to an agreed amount per session, shown in Table 2. This is the insurer's limit for that session.

Table 2. Insurer limit per session (GBP) at the date of issue

Insurer	Initial assessment	Follow-up (30 min)	Extended (45 min)	Sports massage 30 min / 60 min
Northgate Health	£75	£55	£72	Not direct-billed
Meridian Cover	£78	£56	Not listed	£40 / £66
Allbright Mutual	£70	£50	£66	Not direct-billed

- 5.2** Shortfall is the clinic's fee minus the insurer's limit for the session. The patient pays the shortfall to Harbourline at reception on the day, in addition to any excess.
- 5.3** If the insurer's limit is the same as or higher than the clinic's fee, there is no shortfall.
- 5.4** Table 2 shows limits as Harbourline has agreed them with each insurer. They can change during the year. Harbourline will tell the patient at booking if it knows a limit has changed.

6. Services and charges never direct-billed

- 6.1** Whatever the insurer, the following are never billed directly and are paid by the patient: acupuncture, Clinical Pilates, video follow-ups, home visits (including the clinical fee of the visit), the home-visit and bank-holiday surcharges, letters and notes, and missed or late-cancelled appointment fees.
- 6.2** Package sessions are not available to a patient whose session is billed to an insurer (HP-FIN-001, clause 4.4).

7. Self-pay fallback

- 7.1** A patient who is not covered by direct billing pays Harbourline at the end of the appointment at the self-pay fee in HP-FIN-001. Harbourline emails a receipt on the day. The patient claims from their insurer themselves.
- 7.2** If a patient who should have been direct-billed arrives without a required pre-authorisation code, the appointment goes ahead as self-pay. Harbourline will re-bill the insurer if the patient provides a valid code within 14 days of the appointment, and will then refund what the patient paid, less any excess and shortfall.
- 7.3** After 14 days Harbourline cannot re-bill, and the session stays self-pay.

8. Declined and disputed claims

- 8.1** If an insurer declines to pay an invoice for a session that it had authorised, Harbourline will first ask the insurer to reconsider.
- 8.2** If the insurer's decision stands because the patient gave Harbourline wrong policy details, or because the policy had ended, the patient is responsible for the invoice and Harbourline will bill the patient the self-pay fee.
- 8.3** Harbourline does not guarantee that any insurer will pay.

9. Patient responsibilities

- 9.1** The patient must give correct membership number, policy holder name and the pre-authorisation code where one is needed. They must tell Harbourline if the policy changes.
- 9.2** The patient must bring photo identification to the first direct-billed appointment.
- 9.3** Harbourline shares with an insurer only the information the insurer needs to pay the claim, as described in the Patient Privacy Notice (HP-GOV-006).

10. Billing queries

- 10.1** Billing queries go to the Practice Manager at billing@harbourline.example. Harbourline replies within 5 working days.