

# Outpatient Direct Billing

## Terms of use



Check whether pre-authorization is required



Seek care through a Participating Facility.



Present your Membership card, complete part A of the claim form.



Doctor completes part B of the claim form.



Settle any applicable excess/co-insurance or non-eligible expenses.



Participating Facility bills William Russell directly.

## Introducing our direct billing services

Outpatient direct billing was created to offer our members an efficient service that makes claiming for outpatient expenses quick and convenient. There is no restriction on underwriting type, we simply require you to have selected a Gold, Silver or SilverLite plan and a nil excess or \$50 or equivalent in £/€ to be eligible for direct billing.

Our direct billing services allow you to receive eligible treatment at medical facilities within our direct billing network. By eligible treatment, we mean treatment that is covered by your health plan, subject to the terms, conditions, and benefit limits set out in your plan agreement.

If you have selected outpatient direct billing you will be issued a membership card showing direct billing entitlement. By simply presenting this card to a participating medical facility within our network and paying your excess (if applicable) William Russell will settle the bill for your eligible medical treatment directly with the medical provider. To confirm you are entitled to direct billing the letters "DB" will be displayed after "Plan" on your membership card.

When you present your direct billing card at a medical facility that participates in our direct billing network, the medical facility will provide you with the direct billing claim form. Please complete section A of the form and pass it back to them, so that the Dr can complete section B and the medical facility can send the fully completed form on to us.

To find out if we offer direct billing in your location and the participating medical facilities please use this link [william-russell.com/health-plans/medical-network/](http://william-russell.com/health-plans/medical-network/)

The network is under constant development, please do visit the site to view any updates, before visiting your medical facility, as participating medical facilities may change from time to time.

## When is pre-authorization for treatment required

We recommend that you call us in advance for all treatment. Once we have verified that the treatment is eligible, we will provide you with a letter for the medical facility confirming pre-authorization of the treatment.

If you wish, you can attend the medical facility without obtaining a letter of pre-authorization from us in advance. However, if you do this, the medical facility may need to contact us for pre-authorization, which may mean that you have to wait for pre-authorization at the facility, before treatment can be provided to you on a Direct Billing basis. If the treatment you are seeking is not eligible, or if there is insufficient information for us to confirm that the treatment is eligible, we will not provide pre-authorization and you will not be able to receive the treatment on a direct billing basis.

The medical facility will always need pre-authorization of the treatment from us, before providing treatment to you on a Direct Billing basis, if any of the following apply:

- The cost of the treatment is greater, or likely to be greater, than US\$500,
- The treatment is one of the types of treatment listed under "Pre-Authorisation Conditions" below, or
- It is unclear whether the treatment you are seeking is eligible treatment

## If you use direct billing services for ineligible treatment

You and any dependants have an obligation only to use your network membership card for eligible treatment covered under your health plan. If you are in any doubt about whether treatment is eligible, you should contact us before you seek treatment. It is very important that you and any dependants understand the obligations of using our direct billing services. If you or any dependants present your network membership card for treatment that is not covered by your health plan, you will be liable for any costs incurred.

As soon as we are made aware of an ineligible claim on your network membership card, we or the medical facility will contact you and ask you to repay the ineligible costs.

## Pre-authorisation conditions

The following treatments and tests must be pre-authorised in advance by William Russell:

- All treatment relating to a Pre-Existing Condition that existed (or is suspected to have existed) prior to your Cover Commencement Date, shown on your Global Health Membership Card, under the heading "Cover from"
- All treatment and care relating to maternity and childbirth
- Any costs expected to reach United States Dollars 500
- Angiography (any type)
- Colonoscopy
- CT / PET / MRI Scan
- Chemotherapy and/or radiotherapy for cancer
- Dental treatment
- Doppler studies
- Echocardiogram
- EEG
- Endoscopic procedures (bronchoscopy / gastroscopy / arthroscopy / nasal endoscopy / cystoscopy)
- Excretory urography
- Holter monitoring (24 hour ECG)
- Hormonal tests other than routine thyroid function tests
- Hysterosalpinogography / Colposcopy
- Mammography / US of breasts
- Minor surgery (skin excisions, nail removal, biopsies, etc.)
- Physiotherapy exceeding 6 sessions
- Psychiatric treatment and/or counselling
- Stress EKG / stress Echo

## Exclusions

In addition to any exclusions shown on your certificate of insurance, the following is a summary of conditions not eligible for outpatient direct billing, please refer to the exclusions in your policy for full details:

- Pre-existing or related conditions where cover has not been authorised by William Russell
- Addictive conditions/disorders and alcohol, drug and solvent abuse
- Allergy testing and/or desensitization
- Alternative treatment and therapies
- Birth control, sexual problems and gender reassignment
- Chemical exposure and contamination
- Circumcision (unless necessary to treat a medical condition)
- Convalescence, rehabilitation, nursing homes and health spas/hydro's
- Cosmetic surgery and treatment
- Criminal activity, treatment arising from or related to injuries sustained whilst engaged in a criminal, illegal or unlawful act
- Developmental problems, learning difficulties, speech disorders and behavioural problems
- Dietician
- Experimental drugs and treatments
- Eyesight testing and treatment and devices to correct eyesight
- Failure to follow medical advice
- Foetal surgery and related consultations
- Genetic testing and/or genetic engineering
- Hearing
- Infertility, IVF and assisted reproduction
- Menopause and puberty
- Medication available without prescription
- Nasal septum deviation
- Preventive surgery and routine health checks
- Scalp conditions
- Second opinions or duplicate tests
- Self-inflicted injuries
- Sexually transmitted diseases
- Sleep disorders
- Stem cell harvesting
- Sundry medical supplies
- Surgery and routine health checks when no physical signs or symptoms are shown, or diagnosis has been made
- Treatment by a family member
- Vitamins, dietary supplements and natural substances
- Weight-related conditions and eating disorders
- Wilful exposure to needless danger

### Contact Details

T +44 1276 486 477  
E sales@william-russell.com  
william-russell.com

### William Russell Europe SRL

Place Marcel Broodthaers, 8  
B-1060 Saint-Gilles  
Brussels

### William Russell Ltd

William Russell House, The Square  
Lightwater, Surrey, GU18 5SS  
UK

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