

## Notice on recent USA Healthcare changes – October 13

We have recently been alerted by Global Excel who assists us with cost containment of medical billing in the United States, to some effects of the “Obamacare” health insurance programme in the USA which may impact on our customers.

For many years hospitals in the USA employed firms that specialised in managing their billing of patients, however since the recent introduction of ‘Obama care’ some hospitals have been demanding an upfront payment from patients who attend clinics/hospitals for medical care. These upfront payments can be as high as USD\$10,000 as a standard part of the admission process.

At present this practise is not consistent across all hospitals in USA but there is a reported high rate of this occurring in the state of Florida.

Should this happen to you Allianz Global Assistance and Global Excel advise the following: If a large admission fee is charged when you visit a hospital/clinic in America:

1. **Do not prepay anything at all.** If there are applicable excesses and/or deductibles on your policy, that’s fine, but you shouldn’t prepay because the healthcare provider is demanding an ‘advance’. This is simply the case of the hospital trying to put an insured under pressure in a difficult situation. The hospital cannot refuse to treat the patient and whilst we cannot guarantee that Allianz Global Assistance or Global Excel will be able to recover any funds from the hospital if the final medical costs are less than the advance that is paid, all self paid costs will be reimbursed if your claim is accepted.
2. **Contact our 24 hour emergency assistance immediately.** If we know the hospital is demanding this up-front payment we can attempt to intervene on behalf of the insured. Often the personnel demanding upfront payment are not hospital employees but rather external ‘revenue optimization’ specialists employed by the hospitals to maximize or guarantee their revenue streams.