

# Everything you need to know about the ex gratia claims

## Treatment at a healthcare provider that has no contract with your health insurer? How does that work?

If your healthcare provider does not have a contract with your health insurer, the amount you receive from your health insurer (the reimbursement) may be smaller than the amount on the invoice. To make up the difference to you, your health insurer may apply an ex gratia scheme to your claim.

It is becoming more common for healthcare providers not to have contracts with every health insurance company.

This has an impact on the way the insurance claim for your treatment is settled as well as on the amount you then receive from your health insurer.

If your healthcare provider does not have a contract with your health insurer, you will receive an invoice from Infomedics on behalf of your healthcare provider. To sort out your insurance claim and receive a reimbursement, you need to submit this invoice to your health insurance company yourself. You must pay Infomedics the amount on the invoice within 30 days.

### An ex gratia scheme, how does that work?

If your healthcare provider does not have a contract with your health insurer, the amount you receive from your health insurer may also be lower than the amount on the invoice. To make up the difference to you, your health insurer may apply an ex gratia scheme to your claim.

Under the ex gratia scheme, the uncontracted healthcare provider gives you a discount. This means you pay no more than if you had used a contracted healthcare provider. The step-by-step plan opposite explains how the ex gratia scheme works.

### Examples

If you would like to see some examples of ex gratia claims, scan the QR code or go to [www.infomedics.nl/alles-over-uw-coulanceregeling](http://www.infomedics.nl/alles-over-uw-coulanceregeling)



## Phased plan for the ex gratia claims scheme

- 1 Contracted or not** - At the start of your treatment, your healthcare provider will tell you whether or not it has a contract with your health insurance company.
- 2 Invoice** - You will receive an invoice from Infomedics on behalf of your healthcare provider.
- 3 Submitting your insurance claim** - Submit the invoice to your health insurer to make a claim under your insurance policy. You can usually do this via the website or an app. Please note: it is important you do this as quickly as possible. Your health insurer may need a few days to process the claim.

Please remember that you might need to pay the deductible or excess (a standard amount not covered by the insurance) yourself. It may be that the amount you receive for the Infomedics invoice is different from the amount on the payment specification, for example because your health insurer has already deducted the statutory or voluntary deductible or excess from the reimbursed amount.
- 4 The specification** - The payment specification from your health insurer will tell you the amount it has reimbursed for the treatment. Transfer the reimbursed amount to Infomedics and inform your healthcare provider that you have transferred this amount using the itemised settlement statement you received.
- 5 Deductions** - Your health insurer will then tell Infomedics how much may be deducted from the invoice amount.
- 6 Paid** - The deductions shown in Step 5 mean that the whole invoice amount has now been paid.