

## **Factsheet:**

### **Financial matters**

#### *Reimbursement and insurance*

Unfortunately, the financing of health care under the Dutch care system is complicated. The foundation *Stichting Curilion Klinieken* provides recognized medical specialist care. We are an independent treatment center, licensed by the Dutch Government. This means that the care we provide is usually fully or partially covered by your health insurance. Should you receive care or treatment that is not covered by the laws governing the Dutch care system you will not be eligible for reimbursement by your health care insurance, and you will be required to pay the total bill yourself.

#### *In short: reimbursement of care provided*

#### **Contract, insurance and reimbursement**

Curilion does not have contracts with any of the Dutch health insurance providers. This means that **you will always have to pay the invoice sent to you by Curilion yourself**, after which you can send the invoice to your health insurance provider for reimbursement. Reimbursement depends on your specific type of insurance policy.

#### **Dutch “Natura” or “Restitution” insurance policy**

Upon signing up with your Dutch health insurance provider you have made a choice for a “Natura” policy or the slightly more expensive “Restitution” policy. If you chose the “Natura” policy, your health insurance provider wishes you to go to care-givers they have a contract with. If you have such a policy, you will be reimbursed only partially for your consultation in our clinic, as we do not have a contract with any of the Dutch health insurance providers. Usually this is a maximum of 70% of the price they deem to be in line with market conditions.

If you have the “Restitution” policy, you will usually be reimbursed for 100% of the price your health insurance provider deems to be in line with market conditions. However, every health insurance provider decides individually what they deem to be in line with market-conditions, so this may vary between health insurance providers. And this is not necessarily the amount your caregiver charges you. If you have a “Restitution” policy all or almost all of the costs will be reimbursed.

**Note:** As the premium difference between a “Natura” policy and a “Restitution” policy is usually marginal, it could be a wise choice to choose the latter if you want the freedom to choose your own health care provider.

#### **Insured care? Bring a referral!**

Is your consultation at Curilion eligible for full or partial reimbursement from your health care provider? You need to bring a referral from your GP, medical specialist or company doctor to your first appointment.

#### **Uninsured care?**

Most care given by Curilion is eligible for reimbursement under the Dutch health care insurance system. In some cases, the care given is only eligible for reimbursement if you

have additional health insurance. And some treatments are not eligible for reimbursement at all. In that case you will have to pay the invoice yourself and you will not be able to send the invoice to your health insurance provider for reimbursement. **We will always inform you before treatment whether or not this treatment is covered under the Dutch health care insurance system.**

### **The invoice**

To be clear up front: the invoice you will receive from Curilion can be hard to decipher; the codes mentioned on your invoice are imposed by the government and the health insurance providers. They translate the treatment to a code that can be interpreted by their computers. The system has become so complicated that the invoice for a “simple consultation” does no longer fit on one page!

### **When will I receive my first invoice?**

Reimbursement of insured care costs are managed by so-called “DOT”s” and legislation states that the first invoice can be sent no sooner than **90 days after your first consultation.**

### **Curilion and Infomedics**

Curilion’s invoices will be sent to you by our partner Infomedics. As explained above, whether your care is covered by your health insurance provider or not, whether you receive full or partial reimbursement, **you always have to pay our invoices yourself first!** Payment information can be found on the invoice.

### *Do you have a referral?*

All care given by Curilion is acknowledged as medical specialist care. Almost all care is covered by the Dutch health care insurance. Depending on your policy (“Natura” or “Restitution”) your health insurance provider will usually cover approximately 70% to 100% of the price they deem to be in line with market conditions. This price, and the percentage they cover depends on your health insurance provider. Under the Dutch health care laws everyone has an excess amount that is minimally 385 euros per year (2021). For any information on your specific situation, please check directly with your health insurance provider.

To be eligible for reimbursement you need a referral from your GP or medical specialist. Please bring a referral letter to your first appointment. This is a logical demand made by the health insurance providers, as your GP knows you best and can determine whether or not medical specialist care is necessary.

### *Second opinion*

If you are treated by another clinic or hospital but you would like the advice from one of Curilion’s specialist, you can ask for a so-called second opinion. The right to a second opinion is covered under your basic health insurance policy.

### *How to apply for a second opinion*

Explain to your doctor or specialist you would like to have a referral for a second opinion. Should your doctor or specialist refuse to give you the referral, please contact your GP and

ask him/her to refer you. The second opinion is only covered under your health insurance policy if you have a referral.

#### *Care without a referral letter (uninsured care)*

If there is no medical necessity to see a specialist for your issues, or if you wish to make an appointment without a referral, your health insurance provider will not reimburse you for the costs of your treatment. You will have to pay all costs related to your treatment yourself.

The following rates are applicable:

#### **Consultation**

Intake consultation (ultrasound and reporting)	€250,00
First return consultation (including reporting)	€150,00
Second and additional return consultations (including reporting)	€100,00
Consultation by phone (including reporting)	€100,00
Prescription refill	€ 12,50

#### **Costs for additional testing and examinations\***

Ultrasound only	€115,50
Pap smear	€ 75,00
HPV screening	€130,00
Endometrium biopsy	€165,00
STD screening	€125,00
Banal culture (?)	€ 65,00
Fungal culture	€ 65,00
Urine culture	€ 35,00

\*These costs include lab costs and an administration fee of € 12,50.

#### **Results**

When the results from additional testing are in, we will inform you by email. Any questions you have regarding your results will be discussed during your next visit. If you have an urgent question, you can schedule a consultation by telephone to discuss your questions.

#### **Administrative costs**

##### **Additional testing:**

Any additional testing not stated above are upon specific request only and will be charged separately. In addition to the actual lab costs, the lab charges order costs (between 11 and 16 euro's) and Curilion charges an administration fee of € 12,50.

**Prescription refill:** An administration fee of €17,50 is applicable if a prescription refill is needed, as your doctor needs to open and reread your file, to determine whether or not continuation of the medication is advisable.

#### *Insured care*

We apply set rates for care covered under the Dutch health insurance laws. These rates are called "passantentarieven". These rates are applicable to anyone with a Dutch health insurance policy who opt to schedule an appointment with a care giver without a contract

with the health insurance provider. These rates also apply to people without a basic Dutch health insurance policy and for foreigners visiting The Netherlands. The rates applicable to any treatment plan started in 2020 can be found at

<https://curilion.nl/wp-content/uploads/2020/01/PassantenTarievenlijst-Curilion-2020.pdf>

(Dutch only!).

The rates applicable to 2021 can be found at

<https://curilion.nl/wp-content/uploads/2021/02/PassantenTarievenlijst-Curilion-2021.pdf>

(also: Dutch only).

#### *Your excess or “own risk”*

Care given by Curilion is subject to your excess, or “own risk” (as opposed to care given by, for example, your GP). Every year the Dutch government decides the excess amount. The present excess amount is € 385 euros for everyone with a Dutch health care insurance policy. This means that the first € 385 euros of costs for care given under your basic health care insurance are for your own account. If you have chosen for a higher excess amount, you will have to pay the costs for care yourself up to that amount.

You will receive an invoice for your treatment or consultation at Curilion. You are responsible for paying the invoice on time and in full to Curilion and you can send your invoice to your health insurance provider for reimbursement. Your health insurance provider will deduct your (remaining) excess amount, if applicable, from the amount to be reimbursed.

Reimbursement is based on a) the remaining excess on your policy and b) your policy (“Natura” or “Restitution”). As Curilion does not have contracts with any of the Dutch health insurance providers you will most likely not be eligible for full reimbursement of the invoice. Please contact your health insurance provider for information on the amount you will be reimbursed.

Note: any treatment not covered under the basic health insurance policy but partially or fully covered under your additional health insurance will not be deducted from your excess amount. For any questions on your excess amount, please contact your health insurance provider.

#### *How to read your invoice*

Curilion is a healthcare institution for medical specialist care, such as a consultation with a medical specialist, ultrasound, bloodwork, x-ray and/or surgery. Healthcare institutions do not charge separately for every type of care given. All these different consultations, examinations and activities are combined in diagnostic treatment combinations, or DBC (in Dutch).

Curilion does not have contract with any of the Dutch health insurance providers regarding the costs of these DBC’s. As it is not always clear exactly what kind of care you need up front, it is quite difficult to give you an exact estimate of the costs related to your visit to our clinic.

We understand you may have questions when it comes to reimbursement due to the many changes in the health care system and health care insurance. You need to contact your

health insurance provider for information on reimbursement and the exact conditions of your policy, as these vary from person to person. Should you have any questions about our invoicing, please feel free to contact us.

*More information*

For more information, please contact us through [info@curilion.nl](mailto:info@curilion.nl) or call 023-888 22 60.