

Introduction

Konnect have published this policy to explain the basis for pricing and set out payment terms applicable to requests for medical information for insurance purposes made through Konnect's SureMed service.

SureMed requests are a purchase order for medical information required by insurers for underwriting and assessment of insurance policies. The service provided by the Doctor is a completed medical report for a nominated patient to be provided from the patient's medical record. In most instances, the patient is not required to be present. On occasions a consultation / examination is required, which is made clear in the request type sent.

The following information requirements are supported through the SureMed service (either individually or in combination):

- Patient Medical Attendance Report (PMAR)
- Specific Condition Request (SCR)
- Simple Information Request (SIR)
- Questionnaires of : -
 - Mental Health
 - Hypertension
 - Musculoskeletal
 - Asthma/Respiratory
 - Tumour
 - Cholesterol
 - Diabetes
- Build Exam (nurse)
- Blood Pressure Reading (nurse)

Pricing Policy

Guideline pricing for SureMed electronic requests is set at a level that will cover most requests, based on the average time to complete the request type (which can include a number of different elements), and the market price of the Doctors time. When a practice confirms acceptance of the guideline price (highlighted on the completion page of each request) the SureMed system automatically approves the transaction for payment. Konnect will electronically send confirmation and forward a supplier generated invoice. *Note – guideline pricing offers significant upside for GPs who are able to complete requests more quickly (e.g. where the patient record is well-coded). The vast majority of SureMed electronic requests completed are processed in this way.*

Konnect recognises that in some instances, the effort required to complete the medical report is greater than normal because of the complexity of some patients' health.

In these instances, and for ALL 'paper' requests completed, GPs are asked to submit a manual invoice (one per patient request) for their time completing and submitting the medical report.

Invoicing

To enable the Invoice to be matched to the Konnect Purchase Order and be eligible for prompt payment, manual Invoices must contain the following details:

- Practice Name
- GST Number
- Invoice Date
- Invoice Number
- Patient Name
- Date of Birth
- Date (of report completion)
- Konnect Reference Number
- Doctor's Fee
- any additional costs e.g. photocopies – cost per copy & number of pages (please specify on a separate line)

Once the Invoice is matched, Konnect will pass the transaction through for prompt payment. Manual Invoices that do not contain the above information may be queried and returned to the Practice for clarification, which may result in delayed payment.

Exceptions

Where manual invoices consistently exceed the typical range for a given type, Konnect will, where agreed with the practice, provide training/technical support to enable the Medical Provider to complete requests more efficiently.

Where there is no resolution, Konnect may require a practice to seek Konnect's approval before proceeding with completion of requests.

Note: A key focus for the Industry is to move as many practices as possible to electronic completion of SureMed requests, which has been shown to have significant benefits to a majority of practices, by reducing the time and effort required to complete requests, and providing better value.

Payment Policy

- Payment will be made for services specified in the SureMed Request on receipt of a completed report, approved by the Insurer's Chief Underwriter or delegated officer.
 - Where an incomplete report is provided SureMed will require the Doctor to forward the missing information at no additional cost.
 - Payment will only be made for services specified in the SureMed request. If the medical provider believes additional services are required (e.g. Specialist referrals, ECG's, or pathology tests) approval should be sought through Konnect before incurring additional costs.

- Where the Doctor requires a consultation with the Patient to complete the report (which is not specified by the request), payment for that consultation is the responsibility of the patient.
- Where a patient does not attend an appointment scheduled with their Doctor for an examination requested through SureMed, any fee charged by the practice for a failure to attend is the responsibility of the patient.
- Payments will only be made electronically direct to the nominated bank account of the medical provider. No cheque facilities are available.
- Where the provider accepts the guideline price, payment will be made automatically within 10 working days of the request being completed.
- For manual invoices payment will be made within 20 working days of their receipt by Konnect.