

## We are GW Osteopathy

Expert Osteopaths and Sports Therapists in Surrey

### Dear Medical Insurance Holders,

Medical Insurance companies often include Osteopathy within their list of covered therapies. Before booking your treatment, you should contact your medical insurance company and ensure you are familiar with your unique policy and whether or not your treatment could be covered. Please be sure to check the following:

- Policy Information: You will have a Membership number and a Claim Reference number. Please make a note of these and bring them with you to your appointment where we will be keep them on file.
- Maximum Treatment Amount: An insurance policy will usually state that you have an amount of money to spend on various treatments throughout the year.
- Excess Amount: In most cases, your policy will have an excess. As with any other form of insurance, you are responsible for covering the cost of the excess.
- Year End: Insurance policies often don't follow a standard calendar year. If your policy allows a designated amount of sessions or is capped at a maximum amount it is useful to know when your year ends and the next starts as you may then have to start again and make a new claim.
- Payment Agreements: Two of the main insurers, AXA PPP and BUPA, cap their payments to therapists. This is based on a "National Average". Your Osteopath (or Sports Massage therapist) will know about this and should inform you of any payment quirks BEFORE treatment commences.

Please refer back to the Pricing section under the "Appointments" tab

Sincerely,

**Gemma Ware and The GW Team**

Company Info:



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