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### **BILLING POLICY**

#### Background

Nisha Pillay Occupational therapy is a sole owned and run occupational therapy practice based in Johannesburg, Gauteng. Nisha Pillay provides occupational therapy and sensory intelligence services at private location in Mondeor and shared offices at Psychmatters, Bedfordveiw.

Nisha Pillay is registered with the Health Professionals Council of South Africa as an Occupational therapist and has accumulated knowledge and experience in assessing and treating dysfunction due to: adolescent and adult psychological trauma, psychosocial stressors, psychiatric illness, adult neurological conditions, children encountering learning difficulties and barriers to learning. She is trained to conduct and report on the functional capacity evaluation of clients. Nisha is also a trained and licensed Sensory Intelligence practitioner.

Services are available between 8am and 5pm – telehealth and in-person sessions.

Nisha attends regular workshops and courses across the country and online to maintain her continuous professional development and build her knowledge and skills set to enhance her therapeutic strategies and clients' outcomes while building a more effective and efficient service.

#### **Billing References**

Nisha Pillay is a member of the following professional bodies and ascribe to their ethical guidelines and standards in terms of billing procedures:

- 1. The Occupational therapy association of South Africa (OTASA)
- 3. The Health Professions Council of South Africa (HPCSA)

The coding structure used in our billing is prescribed by the Occupational Therapy Association of South Africa's (OTASA) Procedural and Coding guidelines for Occupational therapists in Private Practice according to the national health reference price list 2006 and is the general accepted industry reference. During the COVID-19 Pandemic, reference is also made to the Occupational Therapy Guidelines for Telehealth Services During the COVID-19 Pandemic.

Should any dispute arise regarding the validity of the codes used in preparing an account, Nisha Pillay Occupational Therapy will consider the rules set out in the most recent **Occupational therapy Private Practice: Procedural and Coding Guidelines**, published by OTASA, as the correct ethical interpretation.

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#### Fee Structure

Currently there are about 147 medical aid plans available to patients in South Africa. After a general negotiated fee structure with the medical aid industry was declared unlawful in 2004 by the Competition Commission, individual medical aids embarked on their own fee structures.

The practice also increases fees annually in-line with the granted annual increase stipulated by the medical schemes and PCNS/BHF.

To evaluate the extent of work undertaken by OTs for occupational therapy services, units have been allocated to each procedure so that a monetary value can be calculated by each OT, depending on their practice value costing, reimbursements etc. for any procedure executed.

Units are allocated to procedures based on the following basic principle:

15 UNITS ARE DEFINED AS AN EFFECTIVE TREATMENT OF A SINGLE DYSFUNCTION PERFORMED BY A BASICALLY QUALIFIED OCCUPATIONAL THERAPIST FAMILIAR WITH THE BASIC TREATMENT PROCEDURE. SUCH A TREATMENT PROCEDURE SHOULD BE AFFECTED IN A TIME PERIOD OF 15 MINUTES.

Additional principles that apply when units are allocated to procedures:

- Time in which a specific procedure should be affected.
- More units will be allocated to procedures where integrated treatment programmes are executed, indicating the principle of a composite fee as set by each OT according to his/her practice, patients, etc.
- Units allocated to procedures include time for preparation.

• Treatment time increases when more than one patient is treated at the same time, while units are reduced for each patient.

• Responsibility values which include knowledge, judgement, skill, and risk

Occupational therapy accounts are therefore prepared per unit. A specific rand value is ascribed to the unit cost. The number of units prescribed in the guidelines is then added up to represent the total amount due.

Due to the complexity of medical service costing, and in line with the Consumer Protection Act, Nisha Pillay charges a standardized fee as determined by the costs involved in delivering a professional service. These costs were calculated and rounded off and as a result was found to be 6.2% of the average medical aid rate across the broad range of medical schemes. Therefore, the fees calculated per unit are 6.2% higher than the mean medical aid scheme rates.

**<u>Please note</u>:** This practice retains the right to charge a higher service fee on weekends due to the increased cost of delivering such a service after hours.

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TABLE 1: CO 2021	ommon me	DICAL	AID RATES	AND THE	RATE OI	F THIS PRA	NCTICE PER	UNIT FOR
Nedical scheme	DISCOVERY HEALTH	GEMS	FEDHEALTH	Bankmed	BONITAS	PROFMED	momentum	OLD MUTUAL
Rate per unit	R11.71	R11.61	R11.57	R12.09	R11.48	R11,73	R11.21	R11.79
Practice rate per unit					R12.37			
Difference per unit	R0.66	R0.76	R0.80	R0.28	R0.89	R0.64	R1.16	R0.58

<u>Please note that the Sensory Matrix is sold as a product and is billed for separately. Medical</u> <u>aid does not cover the cost of the sensory matrix.</u>

#### Approximated pricing of various services and sessions for 2021

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SERVICE	RANGE OF UNITS	PRICE RANGE
Consultation and screening	43.75 - 54.38	R541.29 - R627, 80
108 interview, guidance and consultation (30 min)	21.75	
109 (additional 15 minutes)	10.63	
201 Observation and screening	7.5	
401 Recommendations	15	

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Assessment session		
108 & 109	32.38	R400.54
+		
203 (Single aspect of dyspunction)	7.5	R92.77
Or 205 (specific evaluation of dysfunction involving one part of the body for a specific functional problem)	Or 22.5	Or R278.32
Or 207 (Specific evaluation of dysfunction involving the whole body	Or 45	Or R556.65
Or 209 (Specific in-depth evaluation of certain functions affecting the total person	Or 75	Or R927.75
Or 211 (Comprehensive in-depth evaluation of the total person)	Or 105	Or R1298.85
Feedback session 108 or 108 & 109	21.25 32.38	R448.41 - R 586.09
+ 401	15	
<u>Reports</u>	AC 5	D407 02
NO (Only used when requested by medical aid) MI (not re-imbursed by medical aid) Units and price, depend on the type of assessment conducted, the time it takes to score tests, analysis results and type the report.	16.5	R197.92
• OT assessment report writing and analysis.	43.5 - 174	R538.09 - R2152.38
<ul> <li>Functional capacity evaluation and return to work assessment and analysis.</li> <li>(requested by insurance/medico-legal)</li> </ul>	174 - 261	R2152.38 - R3228.57
Sensory matrix (privately purchased assessment and strategy tool - product of Sensory Intelligence Consulting)	Self-generated report	R869.80 (iz completed independently online – R745.00)

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	R92.78 R123.70 R247.40 R371.10 R494.80 R618.50
	R123.70 R247.40 R371.10 R494.80
	R247.40 R371.10 R494.80
	R371.10 R494.80
	R494.80
	R618.50
	R742.20
53	R131.49
	R247.40
	Calculated prior to visit and quoted
	Client will be given the option to bring own materials for session to avoid
	additional cost. Should materials be forgotten the
	charge will be added to the client's account.



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#### Terms and conditions of payment

#### Medical aids/medical aid schemes

1. This is a cash-based practice with private rates.

2. This practice is NOT contracted to medical aids. Because of this, the practice DOES NOT submit the account on your behalf. It is your responsibility to settle the account directly with the therapist, and then claim back from the medical aid/scheme.

3. Medical aids may occasionally pay less than what the practice charges or sometimes they do not pay at all. Please note: You will still have to pay the full account. Where applicable the client may request a report to assist a PMB form, however there is a fee accompanying this request that will be billed and should be claimed back from your medical aid.

4. Assessment and report fees differ in terms of the condition and dysfunction as well as complexity of the case.

5. Reports can be requested by any of the following: referring doctor/specialist, allied professional, employer, insurance company, patient/client, parent/family member or school. The cost of this report is not included in the assessment codes' reimbursement and is billed/coded separately. This means that medical aids do not pay for reports, and the client is liable for the cost thereof. In the case of an employer or insurance company requesting a functional report, the insurance company or employer should be responsible for reimbursing the client. Please make sure a referral letter is available for clarity.

6. At times a client may require additional programmes, home visits, work visits or school visits, to aid the therapy process, the clients' progress and return to work goals. These may be suggested by the therapist with a quotation or a quotation for these requested by the client/ client's family/employer/insurance. This value is an estimated value and is subject to change and does include travel costs of the therapist according to the AA rates. If you are uncertain of quotations and fees, please feel free to ask.

6. The cost of specific materials used during therapy may differ and you will therefore be informed of the cost, if it is not already included in the session fee.

#### Cancellation of appointments Appointments missed.

1. Should you need to CANCEL a session; it should be done AT LEAST 24 HOURS PRIOR to the session telephonically or via sms/whatsapp/email if telephone is not answered.

2. If you miss an appointment, you will be charged for the session. (Please note that medical aids do not cover cost of appointments missed) FIRST SESSIONS AND ASSESSMENT SESSIONS WILL BE CHARGED FOR AT THE SAME RATE AS A 30 MINUTE CONSULTATION. MISSED TREATMENT SESSIONS WILL BE CHARGED IN FULL FOR THE SESSION TIME FRAME AGREED UPON.

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3. Should an appointment be missed due to an emergency situation or you are sick on the day, you will be expected to provide evidence of this to dismiss the charge for the missed appointment.

- 1. The therapist will provide an approximated quote to you prior to your session for assessments.
- 2. The client is then expected to pay via eft/ card/ cash at the end of each session.
- 3. Invoices and receipts will be printed/emailed to you after the payment has been received.
- 4. If the client is unable to make the payment on the day, please inform the therapist as soon as possible so alternative repayment methods can be arranged. If the therapist is not informed, the client will be charge
  1.5 % interest per month, calculated from the date of the first rendered amount.

\*\*\*If you do not pay within 90 days. Contracts will be terminated, and the client will be handed over to a debt collector to retrieve all outstanding monies. All costs of the debt collectors will be added to your account.

It is regretted that no cheques are accepted.

#### Account Administration

Accounts may be managed and submitted to an insurance company should insurances directly request assessments and reports directly from Nisha Pillay Occupational Therapy on behalf of a patient. This service is delivered free of charge.

The submission of an account does not however constitute transfer of the liability for payment onto the insurer. The client and/or guarantor will ultimately be responsible for payment and will be informed of any short payments by the insurance company during the account administration process.

Any queries may be directed to your insurer, or alternatively, to the practice at the 'contact' section on our website. <u>www.nishapillay-ot-beyondthebasic.com</u> or emailed directly to the therapist on <u>beyondthebasicot@gmail.com</u>.

#### **Banking Details**

Bank: ABSA Acc no. 4096806727 Branch code: 632005 Type: business current Always use your file number issued by the therapist as a reference for confidentiality purposes.