

# Everything about your leniency policy!

## A treatment with a healthcare provider without a contract? How does this process work?

When your healthcare provider does not have a contract with a health insurer, it means that the reimbursement from the insurer may be lower than the amount on the invoice. To accommodate this difference, your healthcare provider may offer a leniency arrangement.

It is becoming increasingly common for a healthcare provider not to have a contract with every health insurer.

This affects how the claim for your treatment is processed and the financial reimbursement you receive from your health insurer.

If your healthcare provider has not signed a contract with your health insurer, you will receive an invoice from your healthcare provider via Infomedics. You must then submit this invoice to your health insurer for reimbursement. The invoice must be paid to Infomedics within 30 days.

### A leniency arrangement; how does it work?

In the event that your healthcare provider does not have a contract with an insurer, this means that the reimbursement from the insurer may be lower than the amount on the invoice. To accommodate this difference, your healthcare provider may offer a leniency arrangement.

The leniency is a discount provided by the non-contracted healthcare provider. This ensures that you do not have to pay extra compared to a contracted provider. In the step-by-step guide next to this, we explain how to apply for leniency.

### Calculation Examples

Would you like calculation examples of the leniency arrangement? Scan the QR code or visit [www.infomedics.nl/alles-over-uw-coulanceregeling](http://www.infomedics.nl/alles-over-uw-coulanceregeling)



## Step-by-step guide for the leniency arrangement.

**1 (Un)contracted** - At the beginning of your treatment, your healthcare provider will inform you that they are not contracted with the health insurer of your policy.

**2 Invoice** - On behalf of your healthcare provider, you will receive an invoice from Infomedics.

**3 Submitting your invoice** - Submit the invoice to your health insurer. You can usually do this via their website or app. Note! It is important to do this as soon as possible, as it may take a few days for the insurer to process it.

Please be aware that you may need to pay the deductible yourself. The reimbursement you receive for the Infomedics invoice may differ from the amount on the billing statement, as your health insurer might have deducted the statutory or voluntary deductible from your reimbursement.

**4 The specification** - On your health insurer's statement, you can find how much the insurer has reimbursed for the declared treatment. Transfer the reimbursed amount to Infomedics and inform your care provider that you have made this payment, based on the statement you received.

**5 In deduction** - Your care provider will then inform Infomedics of the amount that can be deducted from the bill.

**6 Paid** - Due to the reduction in step 5, the entire bill has now been paid.

