

INSURANCE AND PRICE INFORMATION

Insurance and price information for patients

Prices

Rheinburg-Klinik is licensed as a care provider, with costs charged to statutory healthcare insurance for patients from all the Swiss cantons. It is on the List of Hospitals for the cantons of Appenzell A.Rh, Zürich and Graubünden. In St. Gallen canton the clinic is licensed under the terms of transitional regulations in accordance with Article 101 of the law on health insurance.

The stay in hospital of patients who are insured with Swiss health insurance funds will be charged according to the attached price list.

Medical treatment and therapies as well as the costs of nursing care, accommodation and meals are contained in the full flat rates. For outsourced medical services, health insurers will be billed additionally for the total costs.

The clinic will charge the full flat-rate fee on admission and discharge days as well as days when a holiday starts or finishes.

Insurance cover and insurance benefits

a) Patients in the general department

Costs in the general department are fully covered for patients who are insured with statutory Swiss health insurance.

b) Additional hospital insurance

Healthcare insurance with

- additional hospital insurance for "semi-private department of all Swiss hospitals" covers the costs of the semi-private department, unless restricted by the terms of the policy
- additional hospital insurance for "private department of all Swiss hospitals" covers the costs of the private department, unless restricted by the terms of the policy

c) Fixed-sum insurance

If, in addition to basic healthcare insurance, patients have taken out considerably limited fixed-sum insurance for hospital treatment costs, they will be notified by Rheinburg-Klinik what remaining costs, which are not covered, have to be charged to the patient.

Benefits charged to the patient

Benefits not covered by statutory health insurance (telephone, personal expenses, etc.) will be charged to the patient.

A daily flat rate (see attached) will be charged for holidays - without the first and last day - in order to reserve a patient's bed.

Insurance policy

Patients shall provide Rheinburg-Klinik with a copy of their insurance policy so that the clinic can clarify the insurance situation and resolve any claims.

Commitment to meet costs

Rheinburg-Klinik offers to request the commitment to meet costs from patients' insurers.

As far as the clinic is concerned, it is the hospital insurance in existence on the day of admission that is deemed valid.

Cash deposit

Regardless of whether the insurer's commitment to meet costs is available, the clinic does not require a cash deposit if the in-patient treatment corresponds to the proven insurance cover.

A cash deposit is only demanded if

- the costs are not fully covered by a considerably limited fixed-sum insurance and hence the remaining costs have to be met by the patients;
- patients wish to be accommodated in a better department than that covered by their insurance;
- patients wish to have additional comfort;
- a patient is a self-payer.

Registration on admission and confirmation

Based on the medical information and clarification of insurance benefits, Rheinburg-Klinik confirms that a patient has registered for a stay in hospital. At the same time as confirming the date and time of admission, the clinic also give binding information on whether costs will be charged to the patient.

Insurance settlement

On behalf of its patients, Rheinburg-Klinik offers to deal efficiently with the whole process of settling insurance matters, as set out in this information leaflet.

We will be happy to answer any questions you may have

Clinic for acute in-patient neurological and orthopaedic rehabilitation

Rheinburg-Klinik, CH-9428 Walzenhausen

Telephone ++41 (0)71 886 11 11, Fax ++41 (0)71 888 66 29

info@rheinburg.ch, www.rheinburg.ch