

Supplementary File 2. Brief Service Categories Description

Diagnostic Services

- Diagnostic services including pathology, x-rays, scans and any other appropriate tests.

Specialist Consultations

- Appointment with a consultant which took place either face-to-face or remotely.

Physiotherapy

- Physiotherapy treatment.

Psychiatric

- Mainly cognitive behavioural therapy but could include other psychiatric interviews, consultations and therapies.

Surgeons and Anaesthetist Fees

- Fees charged by a surgeon or anaesthetist as a result of a surgical procedure carried out.

Accommodation/Consumables

- The use of an inpatient or day case facility plus any drugs/dressings used during the stay.

Chiro/Osteo

- Treatment carried out by a chiropractor or osteopath.

Treatment Room Charges

- Charge for services carried out in a treatment room within a facility.

Theatre Charges

- Charge for use of an operating theatre including any theatre drugs.

Chemotherapy/Radiotherapy

- Treatment using cancer drugs.

Others

- Examples include surgical appliances, oncology and Discretionary Benefit Option (DBO). DBO is a reimbursement which Cigna has made, at the specific request of the client, for a claim which would normally fall outside the terms and conditions of the plan. The most common example of this is a surgeon/anaesthetist fee which is above the limit on the Cigna Fee Schedule and DBO is applied to cover part or all of the shortfall.

Cash Benefit

- A fixed amount that the insurer will pay to a member who elects to receive treatment in an NHS facility and, therefore, does not incur medical cost which would otherwise have been covered under the plan.

Package Pricing

- A combined charge for all elements of a hospital stay including accommodation, theatre charges, drugs/dressings and other associated costs. Surgeon/anaesthetist fees for the surgical procedure performed is not included in the package price.

Specialist Fees

- Fees charged by a specialist for services carried out.

GP Consultations

- A private consultation with a general practitioner.