

# How to make a PMI Excess Claim with Medicash

Our short guide has been written to help you submit your PMI excess claim. There are three ways that you can submit your claim to Medicash:

- 1. Use the Medicash App:** This is the quickest method. Download the app, register/log in, and submit your claims directly through the Medicash app.
- 2. Claim online:** If you prefer, you can claim through the Medicash website. Please make sure to have digital copies of your excess statements.
- 3. Via the post:** Download a claim form via the Medicash website, complete and post your form back to us with the original copies, not photocopies, of your excess statement.

## Supporting Evidence

**Please ensure that the PMI statement that you submit is from your insurer and not the practitioner.** We've included some examples of PMI excess statements at the back of our guide, to show what is required to process your claim. Ensure that you include all pages from your PMI statement with your claim. Medicash do not cover co-insurance, co-pay or shortfall claims.

**Your documentation should include the following information:**

- Name and full address of the treatment provider
- Name and full address of the person who received the treatment
- Cost of the individual treatment and dates of treatment
- The amount of excess that should be paid, or that you have paid already

Submitting incomplete evidence could result in your claim being delayed.

If you have selected that Medicash pay your excess directly to your practitioner, please ensure that you have provided all additional information requested above. This will ensure we pay the correct person promptly.

If you have any questions, please contact us on **0151 702 0265** prior to submitting your claim

# HOW TO SUBMIT A PRIVATE MEDICAL INSURANCE (PMI) EXCESS CLAIM...

## Your PMI provider will send you notification of an excess following your consultation or treatment

If you haven't yet downloaded the My Medicash App this can be found on both the App Store and Google Play. Alternatively go to [www.medicash.org/claim](http://www.medicash.org/claim) to see the alternative methods for submitting your claim.



## Submit your claim through the My Medicash App, selecting PMI Excess when prompted for 'What benefit are you claiming?'

Simply log in to the Medicash App, select make a claim and then follow the onscreen instructions.



## Take pictures of your supporting documentation

You will need to include pictures of all your supporting documents which show that an excess has been deducted from your claim and that it is either due for payment or has been paid by you. Each insurer has their own name for this document, but the most common are: BUPA - An update about your claim; Aviva - Statement of Account; AXA PPP - Benefit Statement; or Vitality - Detailed Claims Statement.



### Paid to you

Your supporting documents must show that the excess has been applied. Medicash will process your claim and pay this directly into your bank account. If you have not yet signed up for your claims to be paid directly into your bank account, the app will prompt you for this at the point of making your claim. Please note that if the policy is dual, and the second named person submits a claim before the main policyholder, the payment will default to a cheque payment. Once the main policyholder submits a claim and adds their bank details, all subsequent claims will be paid into that account.



### Paid to your practitioner

Please ensure that you complete the details of the practitioner who should be paid, including who the cheque should be made payable to and a postal address. This could be the Specialist Consultant, your hospital or another practitioner. Medicash will then settle this claim directly on your behalf. Please note payment is by cheque as we cannot make bank transfers to third parties.

# Example PMI Claims Advice / Statements

Over the following pages we have included some examples from a range of insurers showing the information that we require to process your PMI excess claim. This is not an exhaustive list but is representative of the majority of PMI excess claims that we receive.

## AVIVA



Aviva UK Limited | Consumers, House Insurance, Corporate, Tempus, Way, Eastleigh, Hampshire, SO53 5AR  
www.aviva.co.uk/health

Enquiries: 0800 158 3333\*

STATEMENT OF ACCOUNT

Our Reference: -

Patient:  
Policy Number:  
Assessment Number:  
Bill Number:  
Product Name:  
Invoice Number:  
Provider of Service:  
Provider Number:

Thank you for the claim submitted in respect of the above named patient.

| Description      | Dates Of Service |          | Units | Amount Invoiced | Amount Paid | Outstanding |        | Excess Amount |
|------------------|------------------|----------|-------|-----------------|-------------|-------------|--------|---------------|
|                  | From             | To       |       |                 |             | Amount      | Reason |               |
| Professional Fee | 25/09/24         | 25/09/24 | 1     | 100.00          | 100.00      | 100.00      | W*     | 10000         |

Total Invoiced 101.00  
Total Paid 101.00 Payee Name:  
Total Outstanding 100.00 Pay To:

\*An excess has been deducted from this invoice.

## BUPA



Mr. [Redacted]  
Bupa Place  
102 The Quays  
Salford  
M50 3SP  
10 September 2024

**An update about your claim**

Dear Mr [Redacted]

Thank you for using your Bupa cover. Unfortunately, we're unable to pay your claim.

Please pay [Redacted] for this claim and don't send any money to Bupa. You can call them on 01453755948. They may ask for an invoice number, which is 56960.

We'll be in touch again if we receive any more invoices. Here's a summary for your records:

| About your claim                                                                                                                                                  | You need to pay: |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| Patient:<br>You claimed for: Follow up therapy<br>You were treated by:<br>On: 5 September 2024<br>Please read note 1 below for more information about this claim. | £38.90           |

1. Your excess has been applied to this claim.



Date of this letter  
06/05/2024

Membership number

Claim number

Member

0800 317810

Mon-Fri 8am-8pm  
Sat 9am-5pm

We may record and/or monitor calls for  
quality assurance, training and a record of  
our conversation.

www.axapphealthcare.co.uk

Dear Ms

Please see the below benefit statement for your recent treatment.

Treatment details for

| Treatment                                               | Treatment Date | Amount Claimed | Amount Paid | Member To Pay | Shortfall Reason             | Benefit Affected        |
|---------------------------------------------------------|----------------|----------------|-------------|---------------|------------------------------|-------------------------|
| Physiotherapy - practitioner (Excellence Physiotherapy) | 26/04/2024     | £58.00         | £0.00       | £58.00        | Excess Deduction - Deduction | Treatment by therapists |

Benefit Usage

| Benefit Affected        | Yearly Limit | Benefit Remaining |
|-------------------------|--------------|-------------------|
| Treatment by therapists | 10           | 8                 |

Please contact the providers directly regarding the shortfall amount, as they will be able to explain your payment options.

We've added all the information you will need below:

Payee and address:

Claim Reference:

Amount:  
£58.00

PRIVATE AND CONFIDENTIAL

Can we help?

0145 6002072

Mon-Fri 9am-8pm, Sat 9am-5pm

Sent on 16 December 2024

Member: Ms Garrod

Membership number: 51887270

Renewal date: 1 July 2024

Claim number: EY1521

Our reference number: F 68/08

Your claim update

This tells you the cost of your treatment, what we've paid and any contribution you have to make.

Dear I

This update is about your recent claim.

Please pay £36.00 to Nuffield Health.

You need to pay this directly to your hospital, specialist or healthcare provider. We've explained how to do this on page 2.

Unfortunately we're unable to pay your claim in full.

» As part of your membership, you pay a contribution towards the cost of treatment.

If you've already paid, you don't need to do anything.

If you have any questions about your claim update, we're here to help.

Total cost this time  
£36.00

What we've paid  
£0.00

You need to pay  
£36.00

# VITALITY

0345 279 8855  
8am to 7pm Mon to Fri, 9am to 1pm Sat  
info@vitality.co.uk



13 October 2024

Miss

Patient:  
Plan number:  
Authorisation request number:

## Your billing statement.

### Care request for:

Hello

We've received a bill for your care request.

We hope your treatment went well.

We've processed the bill(s) and there's an amount you need to pay. Please refer to the 'Understanding your bill' section for more information on how to pay.

### Are your bank details up to date?

To make payments faster and more secure, all treatment refunds and cashback payments are made by bank transfer. So, please make sure we have the right details for you in the 'My details' section of Member Zone. If everything's ok, just click [Save](#) to agree for us to arrange payment into your account.

If you have any questions about this letter, call us on the number at the top of this letter.

The Vitality Team

### What's in this document?

|                           |                               |
|---------------------------|-------------------------------|
| > Understanding your bill | Payment information           |
| > Next steps              | Your actions                  |
| > CareHub                 | Quick and easy access to care |

### Your excess

|         |               |
|---------|---------------|
| £250.00 | Per plan year |
| £82.50  | Paid to date  |
| £67.50  | Remaining     |
| £82.50  | To pay now    |

Your full excess will reset on 01/01/2025

# WPA



## Claim Notification

Private & Confidential

Issue date: 05-08-2024  
Customer Enquiries:  
Telephone: 01823 625267  
Email: [cbd@wpa.org.uk](mailto:cbd@wpa.org.uk)



Dear Mr

The information below lists the claims we have processed. Please note that there is a balance you need to pay – see the 'Balance to be paid' section below and overleaf.

Claims for Mr

– Customer Number

| Claim reference | Treatment provider/ Amount claimed | Treatment date | Amount paid by WPA/ date processed | Balance to be paid | Notes  |
|-----------------|------------------------------------|----------------|------------------------------------|--------------------|--------|
|                 | £574.00                            | 29/07/2025     | £374.00<br>01/08/2024              | £200.00            | Excess |

View original invoices and track your claims online at [wpa.org.uk/secure](https://wpa.org.uk/secure)

You can also gain a real-time update on any benefit limits or co-payment (Shared Responsibility)/Excess remaining.

We pay the provider(s) direct.

Total claims paid in the current contract year (01/07/24 - 30/06/25): £732.00

# WTW



Ref:

26 September 2024

Dear

I am in receipt of invoices for your claim for treatment under your company health scheme totalling £204

I am pleased to confirm that the following payment: £48 will be made direct to the health care provider: in regard to treatment date: 03/09/2024



As your policy still has a remaining excess for the policy year, you will need to send a payment of £156 to quoting reference: at:

Please contact the provider directly to make this payment. If you have any queries, please contact

Yours sincerely