

# APRIL Outpatient Direct Billing Panel Network



## INTRODUCTION AND TERMS OF USE

APRIL's Outpatient Direct Billing Network is designed to provide our members with a service that makes claiming for outpatient services quick and convenient.

When members with a valid APRIL Member Card use clinics within our network, APRIL will settle eligible medical expenses incurred directly with the medical provider.

**Only members with outpatient benefits can use direct billing services. Please note that Moratorium policies are not eligible to this service.**

Use of this list is governed by your Policy's Terms and Conditions and is also subject to the guidelines, exclusions and remarks listed below.

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### Reminder

Members with outpatient benefits should have access to this service, however, if you have not used our Outpatient Direct Billing Network before, or have any problems using the Network, please call us at +852 2526 0505 (Hong Kong) or email your questions to [claims.hk@april.com](mailto:claims.hk@april.com)

### Inpatient Direct Billing

For inpatient treatment, APRIL can arrange direct billing if proper notification and documentation are provided and subject to the hospital's agreement. If you would like APRIL to arrange direct billing for inpatient services, please inform your hospital and notify APRIL at least 3 working days prior to admission or for a planned surgery/procedure/operation.

### Emergencies

If you have an accident or emergency and urgently need APRIL to guarantee your expenses, please call APRIL Assistance whose contact details are printed on the back of your member card.

### Maternity

Direct billing for outpatient maternity benefits may also be arranged within our network, but only with ONE PROVIDER per policy year (per pregnancy) in order to keep track of applicable sub-limits. Once you have decided on your sole provider within the network, please inform APRIL and we will provide a Letter of Authorization with a benefits balance for you to present to the clinic for record keeping.

### Eligible Outpatient Direct Billing Services

The following outpatient services may be direct billed to APRIL:

- General Practitioner consultation
- Specialist consultation
- Laboratory investigation
- General X-ray
- Prescribed medications obtained at the clinic on the same day of consultation

Diagnostic procedures such as CT scan, MRI, Ultrasound, Mammography or other investigations for chronic conditions as well as inpatient and outpatient surgery require pre-authorization which can be obtained by completing Section C of the Medical Claim Form and submitting it to APRIL for approval.

For information on how to access direct billing, please refer to the claim instructions included in your member pack or contact APRIL Claims Department whose contact details are printed on the back of your member card.

## Exclusions\*

The following is a summary of conditions that are NOT ELIGIBLE for outpatient direct billing:

- Pre-existing Conditions where coverage has not been expressly granted by APRIL.
- Routine medical examinations or check-ups and Vaccinations.
- Cosmetic surgery and reconstructive surgery.
- Tests or treatment related to fertility, impotence or erectile dysfunction, contraception, sterilization, birth defects and congenital conditions.
- Pregnancy or childbirth including pre-natal and post-natal care (except where agreed in writing by APRIL).
- Prostheses and corrective devices.
- Test or treatment of psychiatric, psychological, mental or nervous disorders.
- Test or treatment for illness/injury as a result of excessive consumption of alcohol or narcotics or similar drugs or agents.
- Sleep disorders
- Learning difficulties, behavioral or developmental disorders or venereal disease.
- Test or treatment in connection with Human Immunodeficiency Virus (HIV) related Illness including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).
- Experimental or pioneering medical and surgery techniques.
- Refractive defects of the eye, such as nearsightedness and astigmatism, spectacles, monocles or contact lenses.
- Dentistry.

\*See the Exclusions within your Medical Policy for full details.

The following APRIL Outpatient Direct Billing List applies to:

- Members holding a valid membership card with a PNW (Direct Billing) designation.
- Members having outpatient benefits with 20% co-insurance that restricts direct billing access to the Panel Network below.

The following participating clinics are available to these members:

Area	Provider name	Address	Tel/Fax	Email/Website
<b>Hong Kong – Panel Network</b>				
Hong Kong	<b>Dr. Vio &amp; Partners</b>	Multiple Locations City-wide	General Enquiry: ☎ +852 2810 9718 24 Hour Hotline: ☎ +852 2810 9718	www.drvio.com.hk User ID: viodoctors Password: uptodate
Hong Kong	<b>Healthcare Medical &amp; Paramedical Services Operations (HK) Ltd.</b>	Multiple Locations City-wide	Enquiry Hotline: ☎ +852 3161 3333 Monday to Friday 10:00 am to 1:00 pm 2:00 pm to 5:30 pm	www.healthcare2u.com User Name: vpn Password: vpn
Hong Kong	<b>Human Health Associated Limited</b>	Multiple Locations City-wide	Appointment Hotline: ☎ +852 2117 0838 Monday to Sunday 9:00 am to 7:00 pm  General Enquiry: ☎ +852 3971 8266 Monday to Friday 9:00 am to 6:30 pm	www.humanhealth.com.hk
Hong Kong	<b>Quality HealthCare</b>	Multiple Locations City-wide	24 Hour Hotline: ☎ +852 8301 8301	https://eservices.qhms.com/qha/en/login.jsp User ID: april Password: aprilhk
Hong Kong	<b>Town Health Medical Network Services Ltd.</b>	Multiple Locations City-wide	Enquiry Hotline: ☎ +852 2210 2789 Monday to Friday 9:00 am to 6:00 pm	www.drvio.com.hk User ID: viodoctors Password: uptodate

The availability of outpatient direct billing and benefits are subject otherwise to the terms and conditions and benefits schedule of the policy. Please refer to your policy for specific coverage.

**Remarks**

- Providers may change from time to time. Please check with APRIL for the latest listings.