

PAYMENT TERMS B&B HEALTHCARE PHYSIOTHERAPY

Infomedics is contracted by B&B Healthcare as the billing and collection party for services provided that are not covered by supplemental insurance.

On behalf of B&B Healthcare, Infomedics sends and collects invoices for the care you have received.

- B&B Healthcare decides whether Infomedics may first submit the invoice to your health insurer. If your health insurer does not (fully) reimburse the invoice, Infomedics will send you the bill.
- If the health insurer partially reimburses the treatment, this will always be indicated on the invoice. If Infomedics has not submitted your invoice to your health insurer, Infomedics will send you an invoice for the full amount.
- B&B Healthcare also determines whether Infomedics sends the invoice on paper or securely by email. You can indicate your preference to B&B Healthcare.
- The payment term for the invoice is 30 days. If you have not paid the invoice by this due date, you will be in default without requiring further notice of default.
- It is, of course, possible that you forget to pay the invoice within 30 days. No problem. Infomedics will send you a first reminder. This reminder is also referred to as a WIK letter because it is drafted in accordance with Article 6:96 paragraph 6 of the Dutch Civil Code. In this letter, Infomedics requests that you pay the invoice within 15 days of receipt. Infomedics also explains that if payment is not received within this period, you will owe statutory interest (based on Article 6:119 of the Dutch Civil Code) and extrajudicial collection costs (based on Article 6:96 paragraph 2 sub c of the Dutch Civil Code).
- If you do not pay the invoice after the payment term of the first reminder has expired, Infomedics will send you a second reminder with a payment term of 10 days. Within this payment term, you must pay the outstanding invoice amount, the statutory interest on the outstanding amount, and the extrajudicial collection costs. As a courtesy, Infomedics limits the collection costs to €31.50 in the second reminder. After this 10-day period, Infomedics will recalculate the collection costs according to the Decree on Compensation for Extrajudicial Collection Costs (the so-called BIK scale).
- The amount of the extrajudicial collection costs is determined according to the BIK scale. These costs depend on the outstanding invoice amount. The extrajudicial collection costs are a maximum of 15% of the outstanding invoice amount, with a minimum of €40.00. You can view the BIK scale at www.wetten.nl under "Decree on Compensation for Extrajudicial Collection Costs." The statutory interest is determined (semi-)annually by General Administrative Order and published in the Government Gazette. The current statutory interest rate can be found at www.rijksoverheid.nl.
- If you make a partial payment on your invoice, Infomedics may, under Article 6:44 of the Dutch Civil Code, first apply your payment to the extrajudicial collection costs, then to the statutory interest charged, and finally to the original outstanding invoice amount.

- If you do not (fully) pay your invoice after the payment term of the second reminder has expired, the Central Medical Collection Agency (CMIB) will take over the collection of the invoice, the extrajudicial collection costs, and the statutory interest from Infomedics. If you do not pay in full to the CMIB, Infomedics will engage a bailiff. The bailiff will initiate legal proceedings.
- On the website of the Dutch Healthcare Authority (www.nza.nl), you can find information about the maximum rates and/or codes used on your invoice. For some healthcare sectors—such as paramedical care and most medical specialist care—free rates apply. If free rates apply to the care provided to you, Infomedics refers you to (the website of) B&B Healthcare for information.