

**John Hardy** BSc, MB BS, MD, FRCS (Ed), FRCS (Eng), FRCS (Orth)  
Consultant Orthopaedic Surgeon

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Mr VI Person  
LONDON  
SW5

20 May 2008

Dear Mr Person

#### Professional Fees

This is to explain the fee that will be charged on behalf of your surgeon.

To protect your interests and provide the best possible service we set our fees on an annual basis. Our fees are fair and are set in line with inflation taking into consideration nationally agreed pay guidelines and PMI subscriptions.

Our fees may not be covered in full by all insurance policies. Some insurers set a maximum level of reimbursement, usually on the less expensive policies. In all circumstances it is the patient's responsibility to ensure that the balance of the fees are settled if there is an excess not covered by your insurer. It is our experience that some insurance companies have not actually increased the insured patient's reimbursement for surgical fees since 1995. This issue has been the subject of discussions between the surgeons governing bodies and the insurance companies for some time and the insurance companies have failed to come up with any form of resolution. To assist you in determining whether your policy covers our fees your surgeon estimates that your operative fee, based on the operation (OPCS) code/s of.....will be approximately £...Please check with your insurer before your surgery using the OPCS code/s above.

The Consultant Anaesthetist who works regularly with Mr. Hardy is Dr..... He will invoice you separately for his professional services. Based on these operation codes his fees will be approximately £..... For any queries regarding Dr. Coates' fee please contact his secretary on 0117 9238541.

Please do not hesitate to ask your surgeon about these fees and please be prepared to settle the fees by credit card prior to your planned operation.

Yours sincerely

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[www.JohnHardy.co.uk](http://www.JohnHardy.co.uk)