

DESK TOOL · Print it or [download the PDF](#) and pin it beside the guarantees desk.

DESK TOOL

# The six-clause guarantee of payment checklist.

By **Dr Hossam Elkholly**, physician and former hospital medical director on Egypt's Red Sea coast · Updated June 2026

**6** Six sentences for tonight's guarantee. Pin them beside the night desk.  
Each clause costs one line and pays for itself on the first serious file.

Pin this beside the night desk. Each clause costs one sentence in your guarantee and pays for itself on the first serious file. The full reasoning is in [The anatomy of a guarantee of payment](#).

	CLAUSE	THE SENTENCE TO INCLUDE	WHAT IT PREVENTS
<input type="checkbox"/>	1 · Itemisation	"Settlement against a fully itemised invoice only."	Lump sums that hide padding
<input type="checkbox"/>	2 · Scoped ceiling	"This guarantee covers up to [X] for the stabilising treatment described; any extension requires a new authorisation."	The ceiling becoming the target
<input type="checkbox"/>	3 · Procedure pre-authorisation	"Surgery beyond stabilisation requires the payer's explicit prior authorisation."	The biggest decision being made without you

<input type="checkbox"/>	<b>4 · Records on request</b>	"Complete clinical records, in the original language, available on request."	The translated summary being the only story
<input type="checkbox"/>	<b>5 · Daily clinical updates</b>	"Named treating physician provides daily clinical updates for inpatient cases."	The silent chart that grows in the dark
<input type="checkbox"/>	<b>6 · Independent review</b>	"The payer may have the invoice and record reviewed by an independent physician prior to settlement."	Every other clause being unenforceable

## The midnight protocol

**When the phone rings at 23:40 demanding an unconditional guarantee:** confirm stabilising treatment to a scoped amount tonight, against itemised billing with records on request. If theatre is indicated, ask for the clinical findings and promise authorisation within two hours, day or night. Treatment is never refused, the patient stays protected, and the file learns that this payer reads.

Questions on a live file are welcome at any hour: **+20 10 1034 4449** ·

**[hossam@elkholy-consulting.com](mailto:hossam@elkholy-consulting.com)**. I am paid only as a share of what I remove from the bill, never a percentage of the invoice. If the bill does not fall, I earn nothing.

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THE BOTTOM LINE

**Print it, pin it, and let tonight's guarantee be the first one that reads.**