

# Going to hospital?

## Here's what you'll need to know



If you need to go to hospital, the last thing you want to be worrying about is your health insurance! That's why we've put together this information to make things clearer for you.

By knowing the right questions to ask those involved (such as your doctor, the hospital, Medicare and Health Partners), you can help avoid any nasty surprises.

### Understanding health insurance

We believe that understanding your health insurance should be easy. That's why we've put together some general information to help you.

#### What is Medicare?

Medicare is the public health care system provided by the Australian Government, partly funded by a taxpayer levy. When you're admitted to a public hospital (as a 'public patient') Medicare covers 100% of your hospital and medical costs.

Medicare also covers you for some services provided by medical practitioners when you're not admitted to hospital (when you're an 'outpatient'). This would include visits to your GP or specialist, and also services such as x-rays.

#### How does Medicare work with private health insurance?

When you have private health insurance, Medicare still helps pay for some of your in-hospital treatment. Medicare sets a fee for every service they cover – called the Medicare Scheduled Fee. They will cover 75% of this charge, while your health fund pays towards the rest.

However, if your doctor or specialist charges more than the scheduled fee, you may have to pay for this out of your own pocket. This is called the 'gap' and is in addition to any excess or co-payment that may apply to your Hospital cover.

*In all cases Medicare assessing rules apply which may reduce the scheduled fee applicable, an example of this is if you are having more than one procedure. We recommend you contact Medicare to find out how much the schedule fee will be for your procedure/s.*

### Before you go to hospital

Here are some questions you may want to ask.

#### Understanding your level of cover

##### Am I covered for this service?

Before you go to hospital, we would recommend checking your specific cover details to clarify what you're covered for. You can do this by logging into Members Online, or phoning Member Care on 1300 113 113. Once your doctor has confirmed that you need to be admitted to hospital, you should check with Health Partners, regardless of your level of cover.

##### Have I served the relevant waiting periods?

Once you know the service is included in your level of cover, you'll need to make sure you've served the relevant waiting periods. Generally, if you've been on that particular level of cover for over 12 months, you'll be fine. However, if you need treatment in the first 12 months of upgrading, joining or transferring to Health Partners, please call us so we can check what benefits you are eligible for.

### Your out-of-pocket costs

Here are some questions you may want to ask.

##### What are my excess and/or co-payment amounts going to be?

Excess and co-payment amounts vary depending on your level of cover and whether you've been admitted to hospital in the past 12 months. To find out your excess and/or co-payment amounts please call us on 1300 113 113.

In case you don't already know...

An **excess** is the amount that you agree to pay towards your hospital accommodation and is a one-off fee per person per rolling year (that is, 12 consecutive months).

A **co-payment** is a daily amount that you agree to pay towards your hospital accommodation. It is applicable to some of our old covers.

##### Will I have to pay any additional charges?

Sometimes, not all costs associated with treatment are covered by Health Partners. Any consults or tests before you're admitted, or after you're discharged, can only be covered by Medicare.

Medicare will cover up to 85% of the scheduled fee, with the remainder being paid by you. Private health insurers are not allowed to contribute towards these costs.

You may also have to pay a 'gap' if your doctor charges more than the Medicare Scheduled Fee, as set by the government.

You will have to pay anything above this amount, unless your doctor participates in Access Gap Scheme. For information on how to reduce or eliminate your gap, see 'Questions to ask your doctor' below.

#### Questions to ask your doctor

As well as asking your doctor about the procedure you're having (to make sure you fully understand what's going to happen, any complications that may arise, and the recovery period) you should also ask about the costs involved. This will help you understand if there is anything you'll have to pay out of your pocket (other than your excess and/or co-payment, if applicable).

##### You should ask your doctor:

- What is the cost of my treatment?
- Will I have to pay a gap? If so, how much will it be?
- Will you participate in Access Gap?
- Are there any other doctors involved in my treatment, such as assistant doctors or anaesthetists? If so, how much will they charge? Will they participate in Access Gap?
- How will I receive my bill? Can you send it directly to Health Partners?

Your doctor should tell you up front how much your treatment will cost. This is called Informed Financial Consent. For more information on Access Gap please contact us.

#### Information about the hospital

##### Does the hospital have an agreement with Health Partners?

With Health Partners, you'll be covered nationwide in any participating hospital of your choice, whether it's public or private. However, if the hospital does not have an agreement with Health Partners, you could end up paying more for your treatment. So call us beforehand to make sure the hospital where you're being treated is covered by Health Partners.

Check with the hospital when and to whom you'll need to pay any excess and/or co-payments. Normally you pay this to the hospital on the day of your admission.

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### While you're in hospital

#### What to take to hospital

Don't forget some important things you may need while you're in hospital. Along with personal items such as toiletries and a change of clothes, you should also take:

- Any medications you are on (make sure your doctor, anaesthetist and hospital staff know you're taking these)
- Your Health Partners membership card
- Your Medicare card
- Any relevant x-rays or medical images
- Admission forms from your doctor.

#### Home Health Partner

If it's medically appropriate, you can shorten your stay in hospital with our *Home Health Partner program*. Home Health Partner can provide the support you need for your recovery at home, including rehabilitation, wound management, IV medication, personal care and home help. Ask your doctor or the nursing staff if you may be eligible or call us if you would like more information. We're happy to help.

### After you leave hospital

#### Post-surgical recovery

##### Recovery aids

To help you get better, you may need recovery aids such as crutches, casts or pharmaceuticals. Certain recovery aids may be covered under your Hospital or Package cover – please call us to confirm if a benefit is available.

#### Follow-up appointments

You may need to go and visit your doctor after you've left hospital. This allows them to check that your recovery is coming along as planned. Because these appointments are not part of your Hospital stay, Health Partners is not permitted to pay a benefit towards them. However, you should be able to claim a benefit from Medicare.

#### Other treatment

Your doctor may also recommend other treatment following your surgery, such as physiotherapy. Whilst this isn't included in your hospital cover, you may be covered if you have Extras or Package cover with us. Please call us to confirm before you start treatment.

#### Claiming your benefit

##### Access Gap

If your doctor has chosen to participate in Access Gap, you probably won't need to do a thing! They'll send the bill directly to us. Once we've paid it, we'll send you a statement to let you know the benefits that have been paid on your behalf.

##### Medicare

If your doctor sends the bill directly to you, you need to send it to Medicare first. Once you receive your benefit from Medicare, you'll need to send your original bill and your Medicare statement, along with your claim form, to us at Health Partners.

Alternatively, you can fill in a 'Medicare Two Way' claim form, which is available from Medicare or our website. Once Medicare has processed the account, they'll send everything directly to us, so you won't have to worry about it.

### Still have questions?

If you'd like to find out more about Private Health Insurance, please visit [healthpartners.com.au](http://healthpartners.com.au), refer to your cover details and the Product Disclosure Statement or call us on 1300 113 113. We're more than happy to help.

You'll also find a whole range of information online at [www.ombudsman.gov.au/about/private-health-insurance](http://www.ombudsman.gov.au/about/private-health-insurance), including the Private Patient's Hospital Charter which details your rights and responsibilities as a patient.

If you are having trouble understanding some of the 'jargon' used in this flyer go to [healthpartners.com.au/glossary](http://healthpartners.com.au/glossary).