

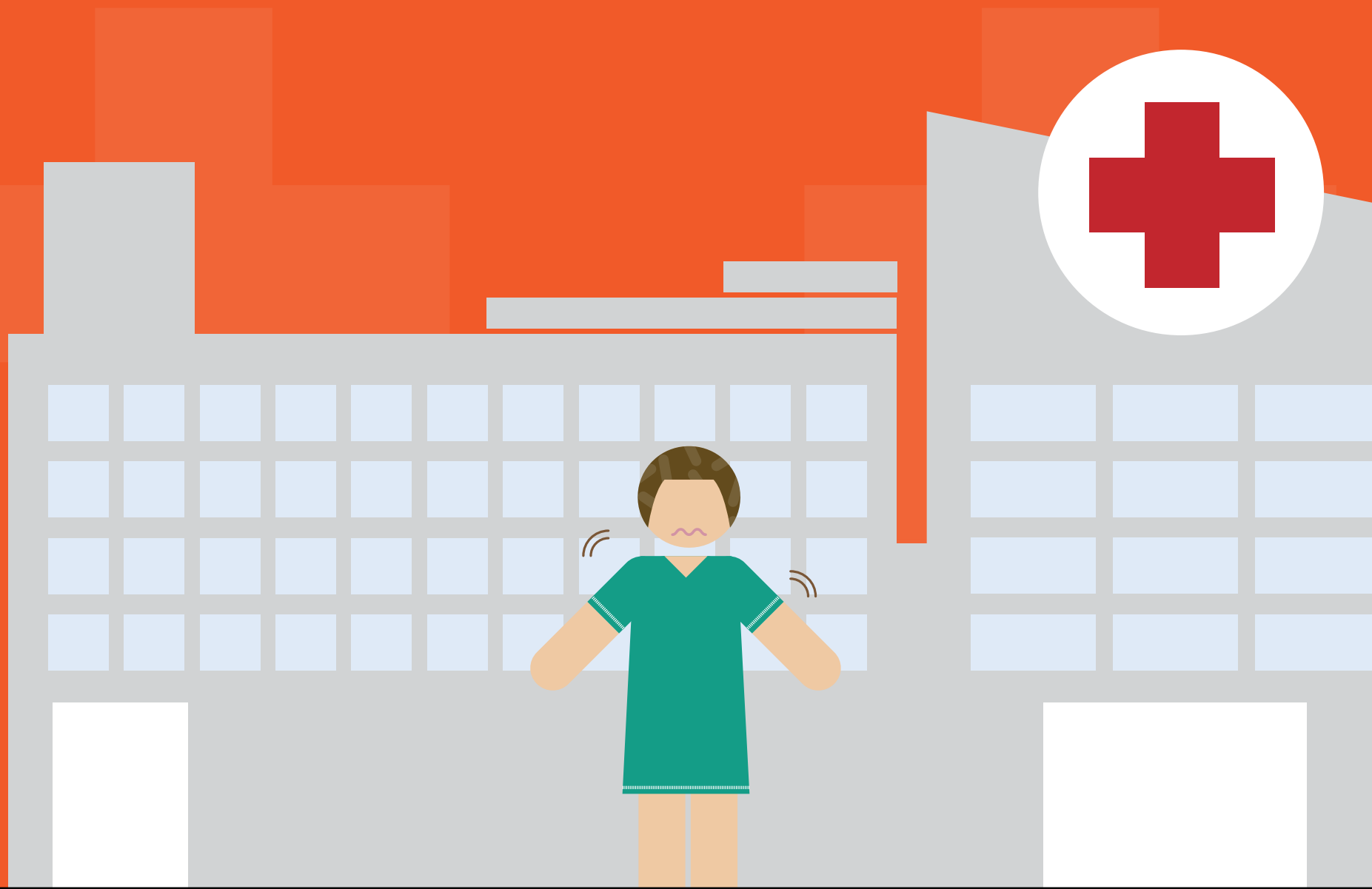


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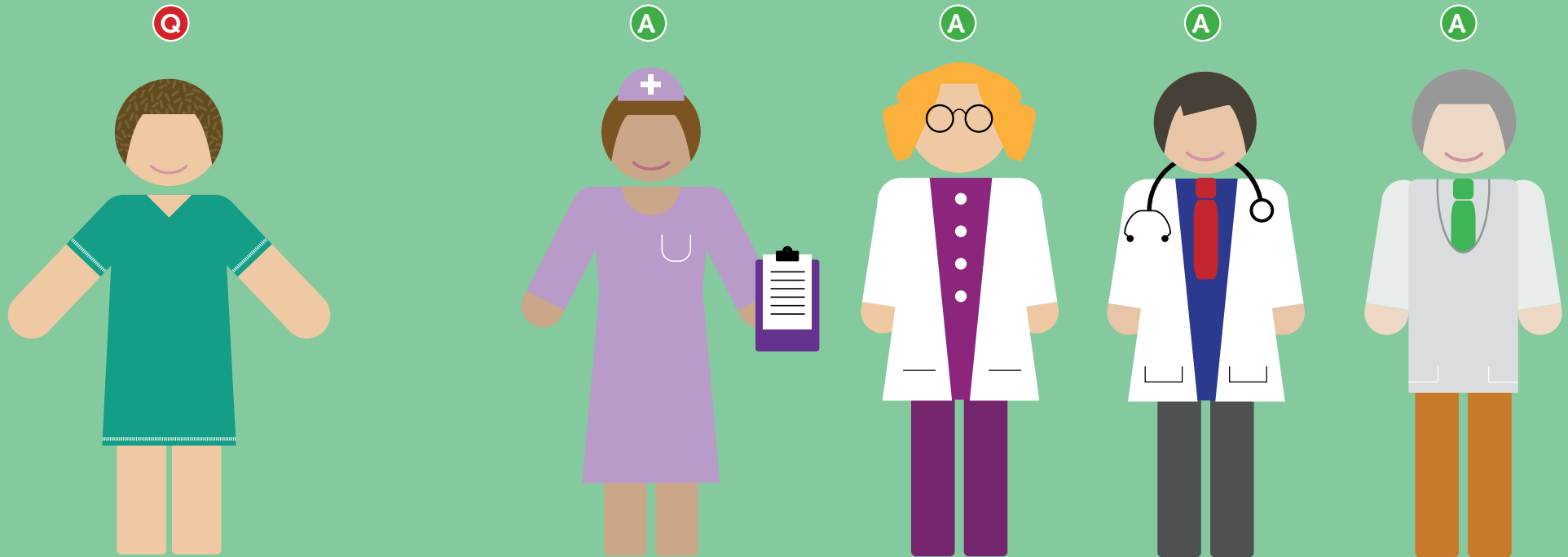
Going to Hospital

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Going to hospital can be daunting, especially if you've never been before. This guide will help you with some of your queries.



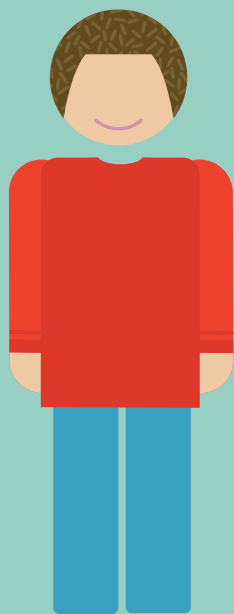
We'll answer your questions, and then we'll give more questions that you'll need to get answered by other people.



 When you see this symbol it's a question you should be asking.

BEFORE YOU GO TO HOSPITAL

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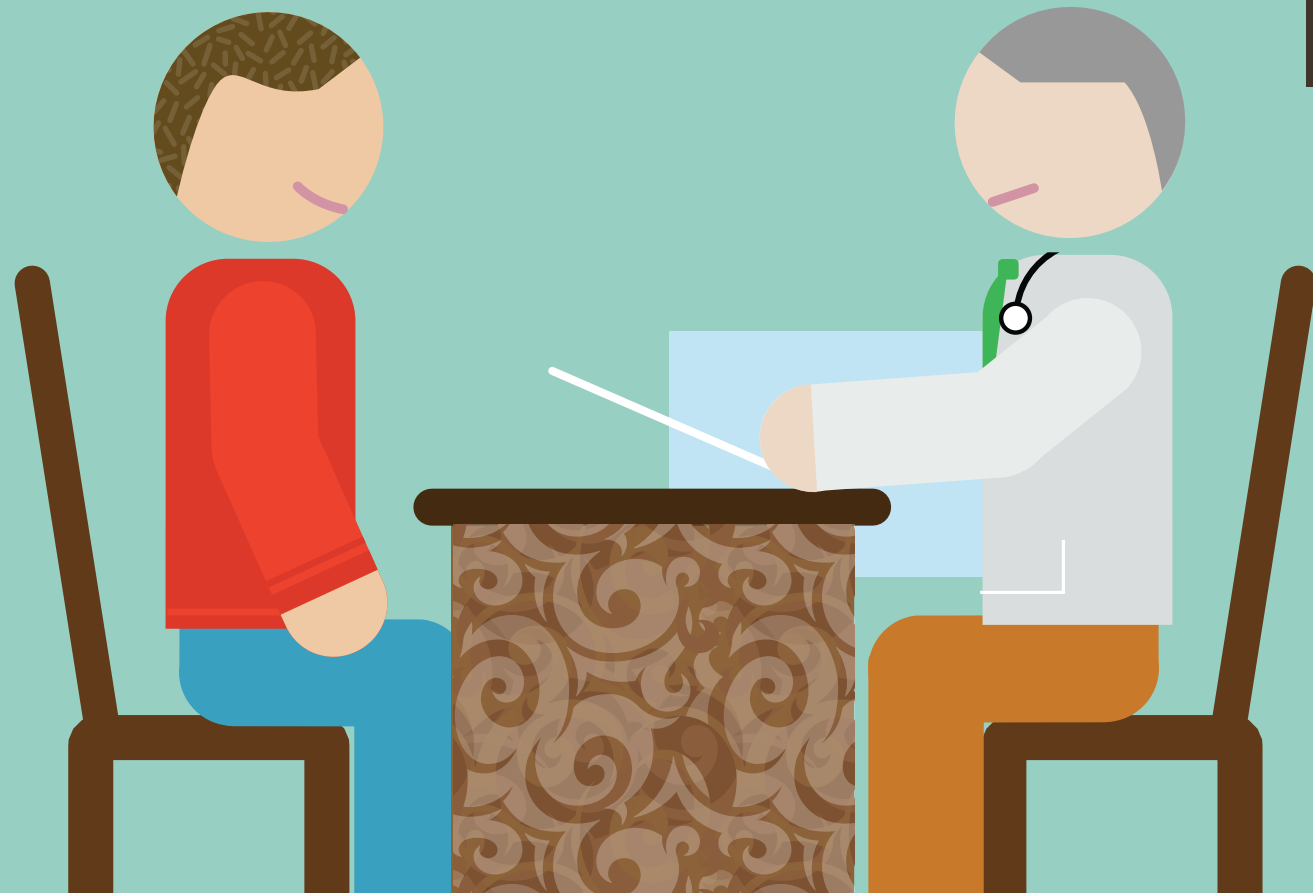


First of all, if you have a health complaint see your GP.

QUESTIONS FOR YOUR GP

- Do I need to see a specialist?
- Can you give me a list of relevant specialists so I can do some research on all of them?

Tell your GP you have private health insurance with health.com.au and that you would prefer to use a specialist that uses the health.com.au Access Gap Scheme?



Then jump online to make sure you understand your health.com.au hospital cover.

Read the Features Guide we emailed you when you signed up for your policy.

If you've lost it, just log in to health.com.au, go to your account and download another.

Work out if your policy covers you for the treatment you might need.

If you're unsure, call us on 1300 199 803, Monday to Friday 8am-6pm.

QUESTIONS FOR US

- ⓪ Does my policy cover my treatment?
- ⓪ Will I have to serve a waiting period?
- ⓪ Does the medical practitioner I have chosen* use your Access Gap Scheme?
- ⓪ Is the hospital I have chosen* one that you have a contract with?
- ⓪ What possible out of pocket expenses may I be liable for?

*You'll need to do some research first on medical practitioners and hospitals.

Do remember
that any
pre-existing
conditions have
a 12 month
waiting period.

Got questions?
We've got answers.

1300 199 802
Monday to Friday
8am-6pm

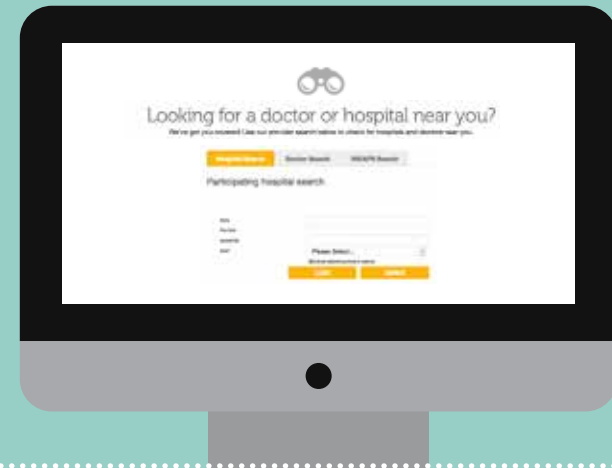
Next you'll need to do some research on who you want to treat you, and where.

Next, you need to find the right specialist to treat you.
If you were buying an appliance or car you'd do some research.
So do some here.

Lots.

Talk to your GP or use our handy search tool.

www.health.com.au/provider-search



Found a specialist you like the sound of?

Ask them some questions.

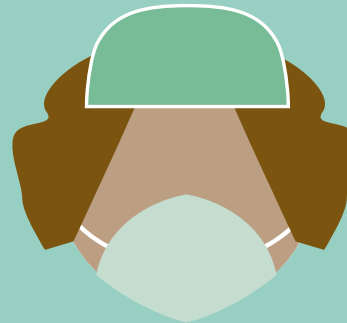
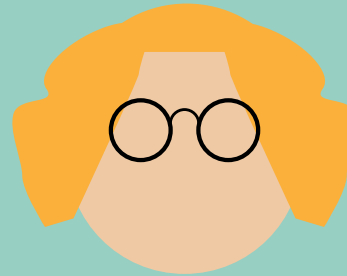
Once you've found a few specialists you like then you should get some quotes. This is where you'll find out about the potential costs from other health professionals involved in your treatment, like pathologists, anaesthetists or assisting surgeons.

Access Gap Scheme

The most important thing you need to ask is "do they participate in the health.com.au Access Gap Scheme?" This reduces or eliminates out-of-pocket expenses. If your medical practitioner chooses not to participate then, by law, health.com.au is only able to pay 25% of the Medicare Benefits Schedule (MBS) fee. Medicare pays 75% of the MBS fee. However medical practitioners are able to charge what they like. If your bill is more than the MBS fee you'll have to pay the difference.

Surgically implanted prostheses

The Commonwealth Government Prostheses List details the minimum benefits a health fund has to pay to policy holders who have cover for these prostheses in their product. If you're going to have an operation and need a surgically implanted prostheses you should ask your medical practitioner for a cost estimate of the prostheses they're planning to use. If you're happy with the cost then provide your medical practitioner with informed financial consent — in writing is best. Then contact us and we can tell you what out of pocket expenses, if any, related to the prostheses you will be required to pay.



QUESTIONS FOR YOUR MEDICAL PRACTITIONER

About your condition and treatment

- Q Please explain my condition in detail.
- Q Please explain the treatment you recommend.
- Q Are there any other treatment options other than surgery?
- Q What are the risks associated with the surgery?
- Q What are the risks of not having surgery?
- Q Would a delay be detrimental to my health?
- Q What post-surgery complications are possible?
- Q When can you treat me?
- Q Can you give me a list of hospitals so I can do some research?
- Q Which hospitals do you prefer?
- Q How long will I be in hospital?
- Q How long will recovery take?
- Q Should I continue to take any medication I am currently taking?

About the costs

- Q Do you participate in the health.com.au Access Gap Scheme?
- Q What other medical practitioners will be involved in my treatment?
- Q Do they participate in the health.com.au Access Gap Scheme?
- Q Do I need a prosthesis?
- Q Will I have to pay a gap fee?
- Q What will my out-of-pocket expenses be?
- Q Can you provide me the cost estimates, for everyone involved who may make a charge, in writing please.

Next, do some research on hospitals.

We have agreements with nearly every private hospital in Australia, as well as all public hospitals when you attend as a private patient. At these hospitals, you're covered for the costs of:

- Hospital bed, overnight or same day;
- Meals;
- Nurses;
- Operating theatre fees;
- Intensive care fees; and
- Government listed surgically implanted prostheses.

If you choose a hospital that doesn't have an agreement with us, you'll be covered up to a default rate, but you will have to pay out-of-pocket expenses.

Going to a public hospital?

Being admitted as a private patient in a public hospital means you have a choice of which doctor treats you. In some cases this could be the same doctor who would have treated you anyway if you were a public patient at the same public hospital. health.com.au will pay minimum benefits for any treatment you receive as a private patient in a public hospital. These minimum benefits are determined by the Government.

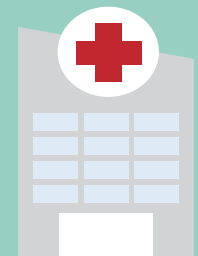
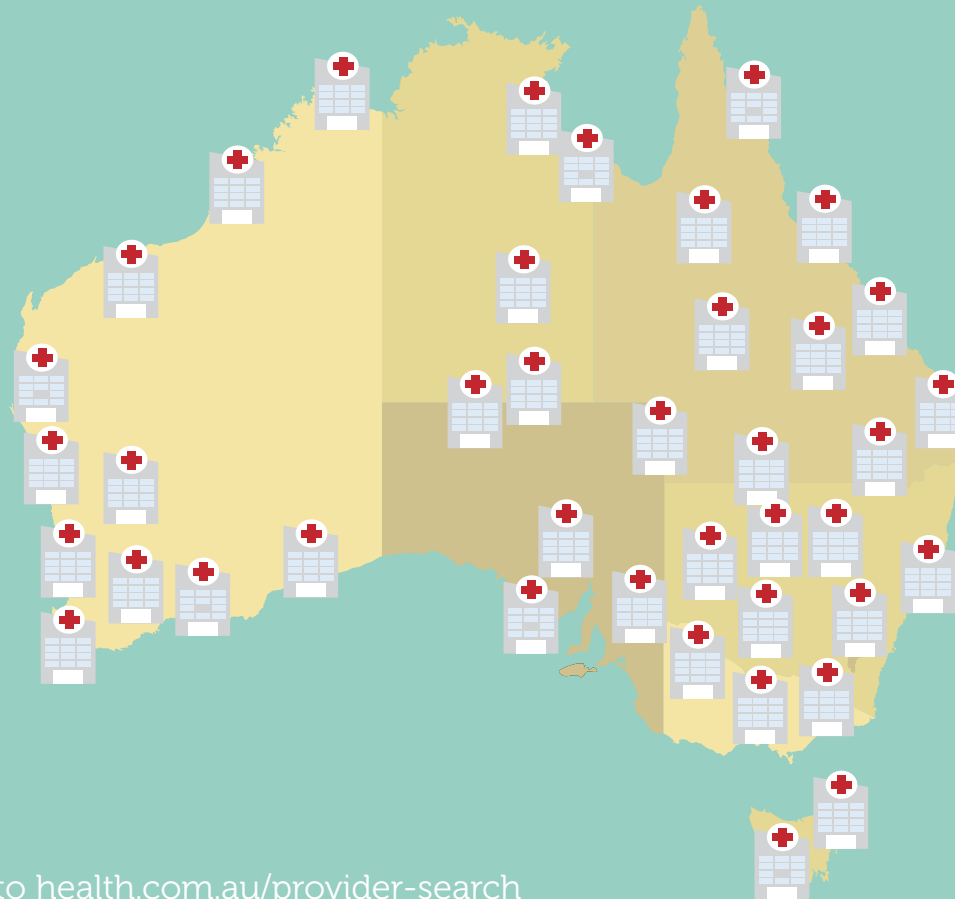
All hospitals should let you know what expenses you'll be liable for before you choose to be treated as a private patient in a public hospital. These expenses are the difference between what the hospital charges and what the Government sets as the minimum default payment to be paid by health insurers like us. You'll have to cover the difference between what the hospital charges and what the minimum default benefit is.

QUESTIONS FOR YOUR HOSPITAL

- Ⓢ Do you have a contract with health.com.au
- Ⓢ Will I have to pay a gap fee?
- Ⓢ Will I have any out-of-pocket expenses?
- Ⓢ Can you provide me a cost estimates for the hospital charges, in writing please.

Informed Financial Consent

Your chosen medical practitioner should provide to you in writing the costs associated with your treatment. Not only theirs but other medical practitioners involved — such as an assistant surgeon, anaesthetist, pathologists. Your hospital should also obtain your Informed Financial Consent before you are admitted.



To find a hospital we have a contract with go to health.com.au/provider-search

The costs

Hospital Excess \$
(as as part of your health.com.au policy)

Medical practitioners

If they don't participate in our Access Gap Scheme, what are their fees?

Doctor \$
Surgeon \$
Assistant surgeon \$
Anaesthetist \$
Other specialists \$

Prosthesis \$

Pathology \$
Other services \$

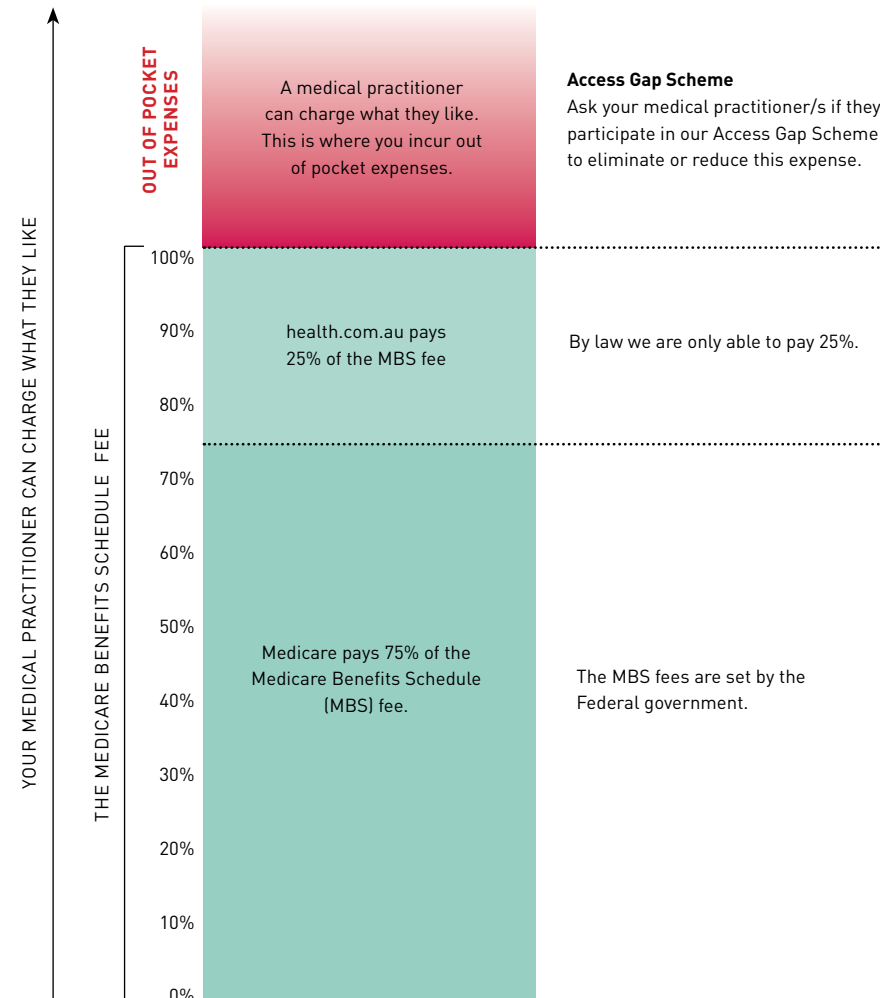
Hospital

Phone calls \$
Television \$
Other

TOTAL \$

What is an out of pocket expense?

If your medical practitioner chooses not to participate in our Access Gap Scheme then, by law, we are only able to pay 25% of the Medicare Benefits Schedule (MBS) fee. Medicare pays 75% of the MBS fee. However medical practitioners are able to charge what they like. If your bill is more than the MBS fee you'll have to pay the difference. This is known as 'the gap fee' or the out of pocket expense.



Being admitted

You'll need to fill out admission forms and pay any excess attached to your policy. Make sure you're aware of any out of pocket expenses you may be liable for that your chosen hospital may charge, such as telephone and television charges.

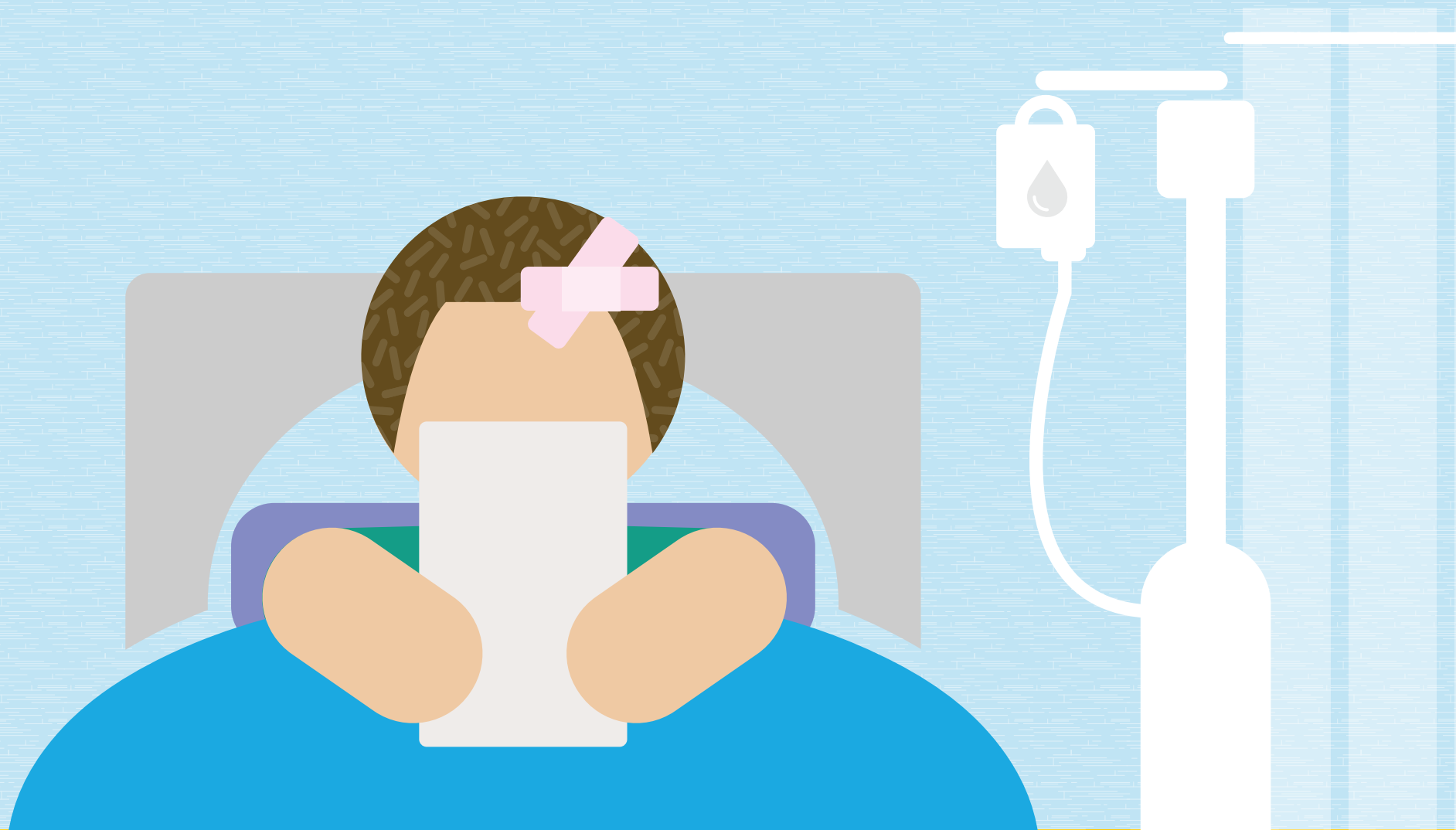
During



During your hospital stay, you have rights and responsibilities.

These are outlined in a document called the "Private Patients' Hospital Charter".
Copies should be available from your hospital.

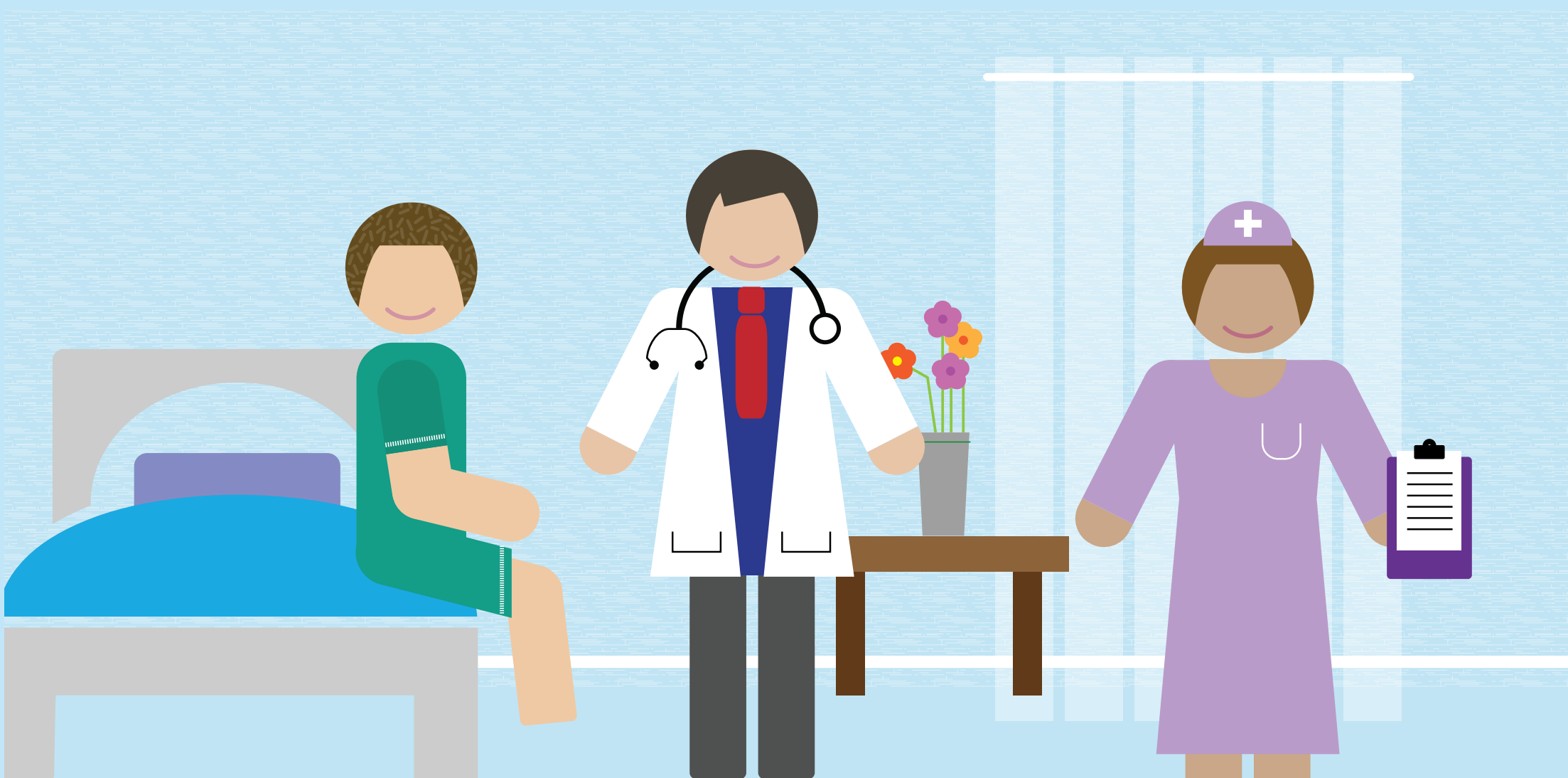
During



After your treatment

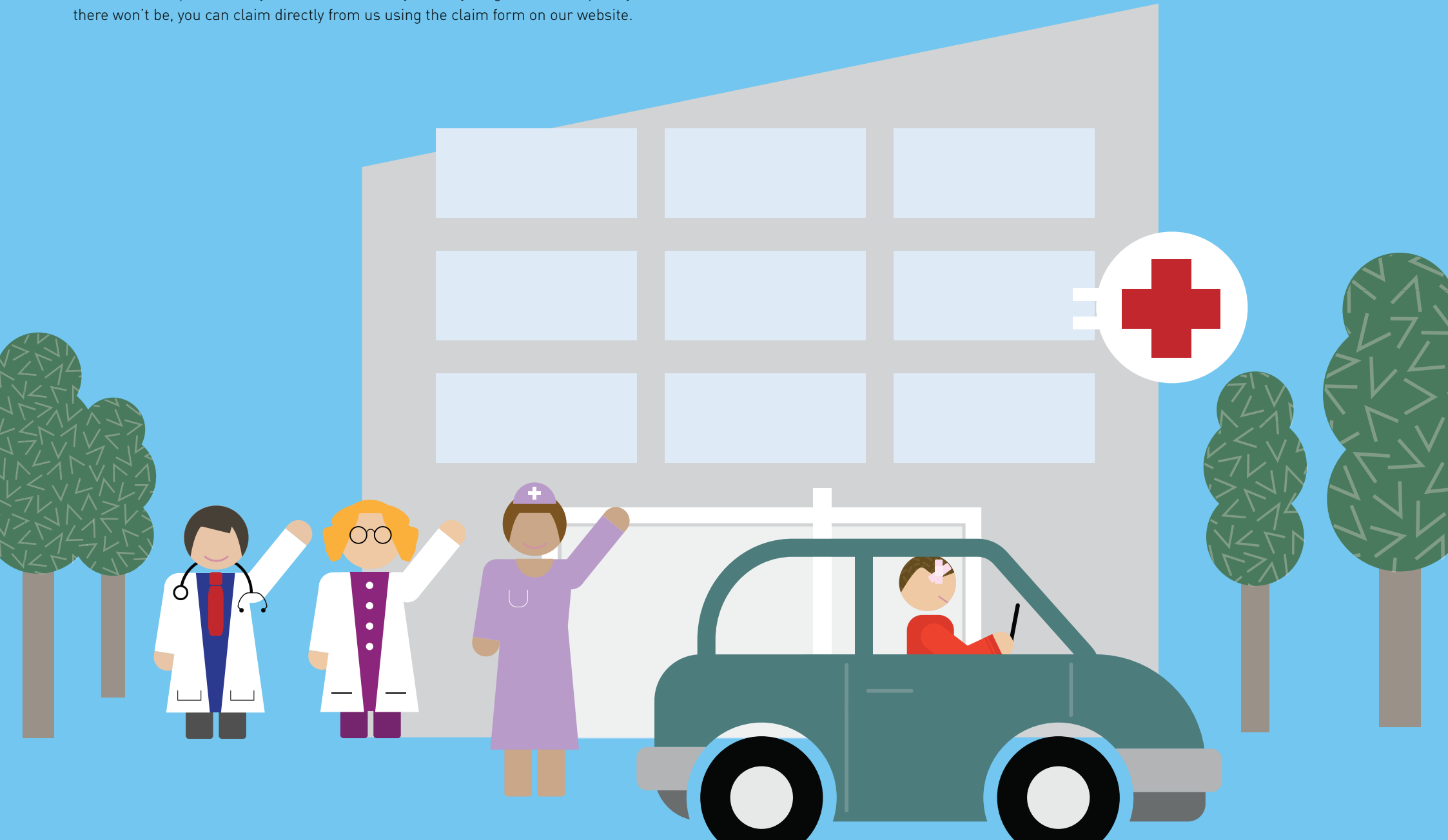
You'll probably receive a discharge plan, or health advice from your doctor or nurse on what to do when you leave. Please follow their advice. You don't want to end up back in hospital!

After



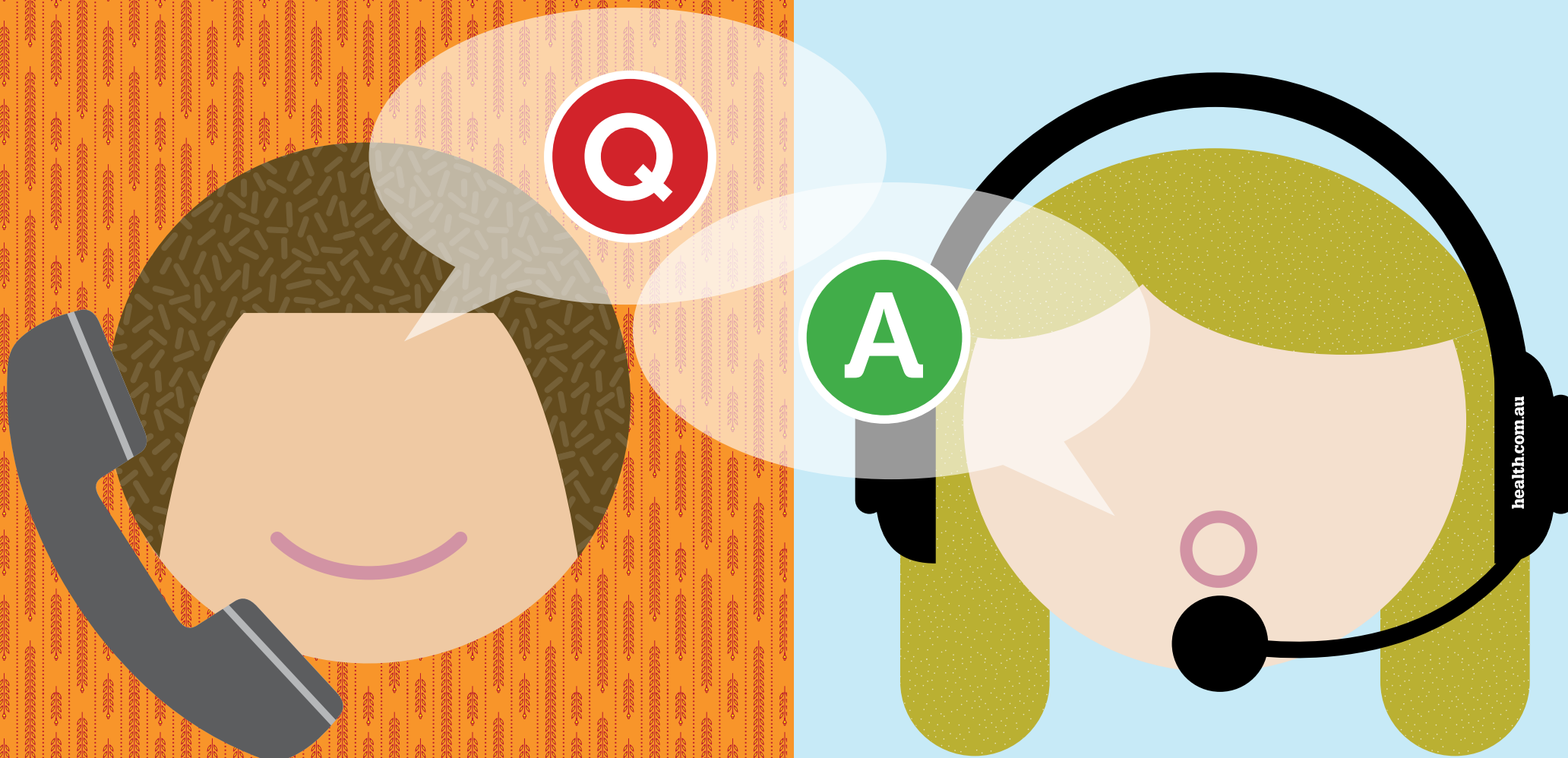
Once you leave

Your hospital should bill us directly, don't worry about claiming. If your doctors have used Access Gap Cover, they'll also bill us directly. For anything else, and hopefully there won't be, you can claim directly from us using the claim form on our website.



Still unsure?
Call us.

1300 199 802
Monday to Friday
8am–6pm





health.com.au



Best Start-Up



WEB

www.health.com.au

EMAIL

customers@health.com.au

BLOG

www.health.com.au/blog

FACEBOOK

www.facebook.com/health.com.au

TWITTER

www.twitter.com/@healthcomau

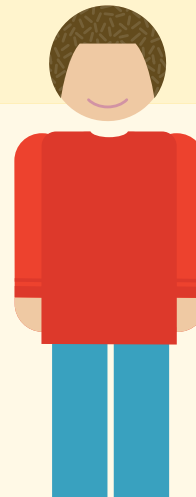
TELEPHONE

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