



Going to hospital

What you need to know



Going to hospital

Going into hospital for treatment? Find out everything you need to know in this step-by-step guide. We'll take you through what you're covered for, how you can prepare, and how to make the most of your cover.

Need more help? Just give us a call on 134 246.

This brochure is relevant to Australian residents with hospital cover.

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IMPORTANT NOTE: The information in this brochure is current at the date of issue, 1st September 2014, and only applies to ahm branded products.

The information provided is for general information purposes only and is not a substitute for medical advice. ahm does not recommend or endorse any advice, specialists, other healthcare providers, products, tests, procedures or other general information mentioned in this booklet. Reliance on any information provided by ahm is done so at your own risk and ahm takes no responsibility for any injury, loss, damage or other consequences that may result from the use of this information.

As a member of ahm, your entitlement to benefits will depend on your level of cover and is subject to our Fund rules and policies. Premium rates, benefits and the Fund rules and policies are subject to change from time to time.

Step-by-step: before, during and after

Before you go to hospital

1. Understand your condition

To make sure you get the right care, it's important to understand your condition and treatment alternatives. Talk to your GP and specialist about your options and research your condition online using reputable sites such as www.healthdirect.gov.au

2. Get a referral from your GP

3. Talk to your specialist

Once you've got your referral, your specialist will give you information about your condition, your treatment and any pre-admission assessments or tests you might need. This is your chance to find out about any other specialists involved, their fees and any additional expenses. Ask if your specialist will participate in GapCover to reduce your out-of-pocket costs. See page 8 for questions to ask your specialist.

4. Understand your rights

You're legally entitled to know how much your treatment will cost before you go into hospital. Find out more about your right to know on page 7.

5. Contact us

Before you go to hospital, contact us to clarify what you're covered for and for tips on reducing your out-of-pocket costs. We'll tell you everything you need to know about waiting periods, your excess, co-payments and partner hospitals. Just give us a call on **134 246**.

6. Fill out your hospital form(s)

Your hospital will need you to complete an admission form before you go in for treatment. Make sure to return these before your admission date.

During your hospital stay

7. Know your rights and responsibilities

As a patient in a hospital or day surgery, you're entitled to a certain standard of treatment and care. Find out about what you can expect on page 9.

8. Take care of yourself

Before you're discharged, ask your specialist or nurse for written instructions on how to care for yourself after treatment. See page 8 for questions to ask before you leave.

After you leave

9. Lodge your claim(s)

Find out how to lodge your claim on page 7 or call us for help on **134 246**.

Choosing your hospital

With hospital cover, you can choose to be treated at either a private hospital or a public hospital, although this might depend on your specialist and where they work. Choosing to be treated as a private patient can significantly reduce how long you'll need to wait for treatment and gives you the right to choose your own specialist(s) where possible.

	Private patient in a private hospital	Private patient in a public hospital	Public patient in a public hospital
How quickly will I be treated?	As soon as you and your specialist are ready.*	As soon as you and your specialist are ready.*	When a time becomes available on the public waiting list. This could be weeks, months or years depending on your treatment.
Can I choose my own specialist(s)?	Yes (unless you're admitted as an emergency patient, whereby choice of specialist is not always possible).	Yes (unless you're admitted as an emergency patient, whereby choice of specialist is not always possible).	No.
Can I choose which hospital I'll be treated at?	Yes, but this will depend on your specialist and where they work.	Yes, but this will depend on your specialist and where they work.	Yes, but this will depend on where your specialist works and when a place becomes available on the public waiting list.
Can I get a private room?	Yes, subject to availability.	Yes, depending on availability and your clinical needs.	Possibly, depending on the hospital you're being treated at.
Will I have to pay for my hospital accommodation?	Possibly, most or all of your hospital accommodation fees will be covered at a partner hospital, but you may have to pay an excess or co-payment. If you attend a non-agreement hospital, you may be significantly out-of-pocket.	Possibly, most or all of your hospital accommodation fees will be covered, but you may be charged extra for a private room and you may have to pay an excess or co-payment.	No, Medicare will cover all of your hospital accommodation fees.
Will I have to pay any specialist(s) fees?	Possibly, Medicare and ahm will cover part or all of your specialist(s) fees.	Possibly, Medicare and ahm will cover part or all of your specialist(s) fees.	No, Medicare will cover all of your specialist(s) fees.

*Subject to your policies included services and waiting periods

Helping you cut costs

To limit your hospital fees and help you understand your costs up front, we've got arrangements with the majority of hospitals in Australia to keep your costs as low as possible. These are referred to as our partner hospitals.

Hospitals that aren't part of our network are referred to as non-agreement hospitals. If you receive treatment at a non-agreement hospital you could be significantly out of pocket.

Ask if your specialist will treat you at one of our partner hospitals to reduce your out-of-pocket costs.

You should also check with the hospital directly to find out what you could be charged for. Find a partner hospital near you at ahm.com.au/hospital-network

Understanding your medical bills

Understanding how medical bills work and researching your options is the best way to limit your out of pocket costs, also known as out-of-pockets. You're legally entitled to know what your costs might be before going into hospital. This right is called Informed Financial Consent. See page 7 to find out more about your rights.

How are my fees calculated?

When you're treated in hospital, there's often a whole team of specialists involved, from surgeons to anaesthetists to pathologists. Your fees will include charges from each specialist plus charges from your hospital (for things like accommodation and other services).

To reduce your out-of-pockets, ask if each of your specialists will participate in GapCover and treat you at one of our partner hospitals. It could save you a whole lot of money. Find out more about GapCover on page 6.

Understanding out-of-pocket costs

Private cover helps reduce your hospital fees, but you might still need to pay some costs out of your own pocket. Depending on your level of cover, you might need to pay for:

- your hospital excess
- your co-payment
- restricted or excluded services
- costs for pharmaceuticals or services not covered (either fully or partially) by our agreement with your hospital
- the difference between what your specialists charge and the benefit you receive from us and Medicare (known as the 'gap')
- prosthesis, x-ray (radiology) or pathology (laboratory) expenses
- costs for treatments not recognised by Medicare.

To keep track of what you can expect to pay, use the 'my out-of-pocket costs' table on page 6.

Will I have to pay an excess or co-payment?

To keep your premiums low, our range of covers come with either an excess or co-payment. Depending on your level of cover, you will need to pay the excess or co-payment amount if admitted to hospital. Some covers include a waiver in certain situations, such as an accident or for dependants. To find out how much you need to pay, call us on 134 246.

What's an excess?

An excess is an up-front amount that you agree to pay (depending on your level of cover) towards your hospital admission. This may apply to each person on your cover. The amount you'll pay is capped for each person per membership year. To find out if an excess applies to your policy, call us on 134 246.

If the charge for your first admission is less than the excess amount, any remaining excess must be paid if you're admitted again in the same membership year.

What's a co-payment?

A co-payment is the daily amount you agree to pay (depending on your level of cover) toward your hospital admission. It may apply to each person on your cover and is capped per person per membership year. To find out if a co-payment applies to your policy, call us on 134 246.

How much will my prostheses cost?

For most prostheses, we'll cover you for the minimum benefit listed on the Federal Government's Prostheses Schedule*.

If your prostheses cost more than the minimum, you'll need to pay the difference, so make sure to discuss your options with your specialist and get a written estimate of any out-of-pocket costs.

To find out what prostheses you're covered for, call us on 134 246.

*Visit www.health.gov.au to view the full Federal Government Prostheses Schedule.

Why is there a gap?

When you go to hospital, Medicare pays for 75% of a pre-determined 'standard fee' – the Medicare Benefits Schedule (MBS) fee – and we pay the remaining 25%. When specialists charge more than the MBS fee, you're left to make up the difference. This is what's referred to as 'the gap'. By choosing a specialist who participates in GapCover, we pay some or all of the gap to help reduce your out-of-pocket costs.

How the gap works

Total fee charged by your specialist(s)		
Medicare Benefits Schedule (MBS) fee The 'standard' fee for your procedure set by Medicare		Gap The difference the MBS fee and your specialist(s) fee
75% Medicare pays for 75% of the MBS fee	25% We pay the remaining 25% of the MBS fee	GapCover Helping you close the gap

Note: Specialists can choose to participate in GapCover on a claim by claim basis.

About GapCover

GapCover is an agreement we make with participating specialists to limit your out-of-pocket costs. When your specialists participate in GapCover, we pay some or all of the 'gap', and your out-of-pockets are capped at \$500 per specialist.

Specialists can opt in and out of GapCover, so make sure to ask if your specialist will participate for each procedure you have. If your specialist won't participate then you have the option of choosing one that does. Search our list of previous GapCover participants at ahm.com.au

If a specialist charges more than the maximum \$500 gap, this indicates they're not participating in GapCover, which means you'll need to pay the entire gap yourself.

GapCover doesn't apply to pathology and radiology services (although these might be covered by one of our partner hospitals), and it doesn't apply to your excess, co-payments or any services not included in your cover.

Reducing your out-of-pockets

To reduce your out-of-pocket costs, we recommend you:

- contact us to check what you're covered for
- choose one of our partner hospitals whenever possible
- ask your specialist for the contact details of each specialist involved in your treatment
- ask your specialist(s) to participate in GapCover
- ask your specialist(s) for written estimates of your out-of-pocket costs, or to confirm their GapCover participation.

My out-of-pocket costs	
Item	Amount
Hospital excess	\$
Hospital co-payment	\$
Hospital expenses (e.g. phone calls, Foxtel, parking etc.)	\$
Specialist(s) gap fees	\$
Specialist(s) booking fee (typically pregnancy and delivery)	\$
Anaesthetist gap fee	\$
Assistant surgeon or other specialist gap fee	\$
Prostheses expenses	\$
Other possible expenses (e.g. x-rays or pathology)	\$
Total	\$

Making a claim

In a lot of cases, you won't need to submit a claim to us at all. We'll send you a statement for your information, but you won't need to fill out any paperwork. This applies to:

- bills from our partner hospitals for services included in your cover
- bills from specialists participating in GapCover.

How to claim

If your specialist chooses not to participate in GapCover, they'll send their bill directly to you. You'll need to take this to Medicare to claim from them first. When you receive your Medicare Statement of Benefits, fill in an ahm claim form and send it to us.

You'll then need to pay your specialist the remaining amount (whatever hasn't been covered by Medicare or us).

Download an ahm claim form at www.ahm.com.au/members and send to:

ahm Health Insurance
Locked Bag 1006
Matraville NSW 2036

Things you should know

If you've paid for services (other than GapCover specialists) out of your own pocket before claiming, you'll be reimbursed for your eligible amount via EFTPOS or cheque.

If a GapCover specialist bills you directly, it's important you don't pay this bill. If you do, you won't be able to claim under GapCover. Call us on 134 246 for help if this happens.

Your right to know

As a private patient, you're entitled to know who will be treating you, how much each specialist will charge, and if you could be up for out-of-pocket costs. This right to know is called Informed Financial Consent.

You can get this information from your specialists, your hospital and us. Not sure what to ask? We've put together some suggestions on page 8.

It's a good idea to get as much as you can in writing (and don't forget to save it!). It could come in handy later, and it'll help you remember what you've agreed to.

In an emergency

It's not always possible to find out about hospital costs in advance. If you're treated in an emergency situation, your specialists will tell you everything you need to know as soon as possible. If they can't get this information to you personally, they'll need to tell your relatives or someone who can act on your behalf.

As a private patient you're entitled to:

- Know the full cost of your in-hospital treatment
- Know about any out-of-pocket costs you could be up for
- Ask for this information in writing from your specialist(s) or hospital
- Choose your specialist(s) and hospital
- Ask your specialist(s) if they will participate in GapCover
- Make a complaint if your rights aren't upheld.

If you've got questions about your bills, rights or policy, give us a call on 134 246.

Questions to ask your specialist

About your condition and treatment

- can you explain my condition to me?
- do you have any information i can take away with me?
- where can i find out more?
- what are my treatment alternatives?
- is my treatment necessary?
- how will this treatment help me?
- what could happen if i don't have this treatment?
- what are the risks of this treatment?
- how soon do i need this treatment?
- what do i need to do before admission?
- do i need to stop or start any medication?
- do i need to go to a pre-admission clinic or get any tests?
- how long will i be in hospital?
- who will be doing the surgery/procedure?
- will anyone else be involved in my treatment? Can i have their contact details?
- will i need to have an anaesthetic? If so, what will it involve?
- how quickly will i recover?
- how can i expect to feel during recovery?

About your fees

- will you participate in GapCover?
- will your fees be fully covered under GapCover or will i need to pay a gap?
- will there be charges from other specialists involved in my treatment?
- what might my out-of-pocket costs be?
- can i get a written estimate of these?
- can you provide me with all of my relevant MBS item numbers?
- if i need a prosthesis, what out-of-pocket expenses could there be?

Questions to ask us

- am i covered for this procedure or treatment?
- will i need to pay an excess or co-payment?
- have i served all my relevant waiting periods?
- has my specialist previously participated in GapCover?
- how does GapCover work?
- is my hospital a partner hospital? If not, how will this affect my hospital bills?
- what out-of-pocket costs might there be?
- will i need to pay for some or all of my hospital accommodation?
- does my hospital cover help me with after-hospital care like physiotherapy?

Going home

It's important to take care of yourself after you've been discharged from hospital. Your specialist can give you instructions for managing your health post-hospital, and you can ask for these in writing. You might want to ask these questions before you leave:

- what signs and symptoms should i know about?
- who should i contact if i need help?
- when should i make a follow-up appointment with my GP?
- when should i make a follow-up appointment with my specialist?
- will i need physiotherapy or other rehabilitation services?
- are there any specific instructions to help with my recovery?
- will i need to take any medication? If so, for how long?
- when can i return to work?
- when can i resume all my usual activities like driving and exercise?
- will my discharge information be passed onto my GP?
- can you give me a medical certificate for my employer?

Private Health Insurance Code of Conduct

We're serious about your health care, and we're proud to have played a key role in the creation of the Private Health Insurance Code of Conduct. We adhere to the Private Health Insurance Code of Conduct which exists to protect you, and requires health insurers to provide clear and consistent information to the public about products and services.

Your rights and responsibilities

On top of your right to Informed Financial Consent (see page 7), you're also entitled to the rights included in the Private Patients' Hospital Charter and the Public Patients' Hospital Charter. These outline your rights, responsibilities and what to do if your hospital experience doesn't meet your expectations.

Ask for a copy of your relevant charter from your hospital, or find it online at www.health.gov.au

Useful resources

Medicines

Get information on managing your medicines at www.health.gov.au. To report any side-effects or errors, or for advice on medicines, call the Adverse Medicine Events Line on 1300 134 237.

General health information

For general health information visit www.healthdirect.gov.au, a Commonwealth Government initiative to improve the health of Australians through better access to quality information.

Concerns with your health care

If you're worried about your health care, you should always talk to your health care professional first. For more information, seek a second professional opinion or contact the patient advocate or resolutions representative at your hospital. To make a complaint, contact the independent health care complaints department in your state or territory.

Medicare Safety Net

The Medicare Safety Net is there to help you with your medical expenses. If you need to see a GP or specialist often or require multiple tests, your medical costs can add up quickly. This is where the Safety Net kicks in. Once you reach a certain threshold, your medical care could start costing you less. Find out more about the Medicare Safety Net at www.humanservices.gov.au

Call us on **134 246**

Find us online at **ahm.com.au**

In order to provide you with a range of health insurance and health related services, ahm and its related companies may share your personal (including sensitive) information. Our Privacy Policy sets out how your personal (including sensitive) information is handled. View a copy of our Fund rules and Privacy Policy online at ahm.com.au.

ahm
by Medibank

134 246 ahm.com.au

E info@ahm.com.au

M ahm Health Insurance, Locked Bag 1006, Matraville NSW 2036



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