



Informed Financial Consent

Everything you need to know
about medical bills.

Going to hospital? You're entitled to find out how much it'll cost before you go in. Knowing what you could be up for helps you make smarter choices and, most importantly, it can save you money.

Knowing the right questions to ask can be tricky, so we've put together this guide to help you out.

Informed Financial Consent: it's your right to know

What is Informed Financial Consent?

Your right to know how much your in-hospital treatment will cost is called Informed Financial Consent. Asking questions gives you options. It helps you compare providers, reduce your out-of-pockets and make the best choice for your situation. As they say, knowledge is power.

What is Informed Financial Consent?

Informed Financial Consent is your right to know the full cost of your in-hospital treatment and how much your out-of-pocket expenses could be.

Know your rights

When you're treated in hospital there's often a whole team of specialists involved, from surgeons to anaesthetists to pathologists. You're entitled to know who'll be treating you, how much your specialists will charge, and if you could be up for any out-of-pocket costs. To get this information you can talk to your specialists, your hospital or us.

There might also be fees for your accommodation and other in-hospital services. To find out what these might be and if you'll need to pay for them yourself, ask your hospital directly or call us on 134 246.

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.

If you're ever unsure, just give us a call on 134 246.

Understanding out-of-pockets

Private cover helps take care of your hospital fees, but you might still need to pay some costs out of your own pocket. Many of these can be cut down or even avoided with a little planning.

Some common out-of-pocket costs include:

- Your hospital excess
- Costs for pharmaceuticals or services not covered (either partially or in full) by our agreement with your hospital
- The difference between your specialists' fee and your benefit from ahm and Medicare (a.k.a. the 'gap')
- Prosthesis, x-ray (radiology) or pathology (laboratory) costs
- Costs for treatments that aren't recognised by Medicare.

You can limit your out-of-pockets by choosing an ahm partner hospital. Search for recognised ahm partner hospitals and specialists at ahm.com.au/find-a-provider

Closing the gap

All this talk about the ‘gap’ might seem confusing, but the way it’s calculated is actually pretty straightforward. For any inpatient specialist bills, Medicare pays 75% of a pre-determined ‘standard fee’ – known as the Medicare Benefits Schedule (MBS) fee – and we pay the remaining 25%. When specialists charge more than the MBS fee, this extra amount is called the ‘gap’. By choosing a specialist who participates in GapCover for your claim forming part of your treatment, your out-of-pockets from that specialist are capped at \$500.

Ask your specialist upfront if they’ll participate in GapCover for each claim forming part of your treatment. Specialists can choose to participate in GapCover on a per claim, per treatment and per patient basis and if you’re being treated by more than one specialist (e.g. surgeon and anaesthetist), participation is at each individual specialist’s discretion. This means you should always ask about GapCover before you start each part of your treatment. If they don’t want to be involved you’ve got the option of finding one who does. For more info on GapCover, visit help.ahm.com

Cutting costs

When you’ve got hospital cover you get to choose which hospital you’ll be treated at, although this might depend on where your specialist works. If your specialist works at a few hospitals, check if they’ll treat you at an ahm partner hospital. We’ve got arrangements with these guys to help cut your out-of-pockets.

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.

If you’re admitted to Emergency as a public patient you should receive the same quality of care as a private patient. You won’t be able to claim any outpatient costs through private cover, but you might be able to claim through Medicare.

How do I deal with unexpected fees?

If your bill is higher than expected, first go back over your written estimates. If your bill is different to your estimate, contact your specialist to talk about any changes. If you get stuck, give us a call on 134 246. We’ll help you work out what to do next.

If you’re still worried about your bill or treatment you can contact the Private Health Insurance Ombudsman on 1800 640 695.

What are my rights?

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, hospital or us
- Ask your specialist if they’ll participate in GapCover for each claim forming part of your treatment
- Choose your specialists and hospital
- Make a complaint if your rights aren’t upheld.

What should I ask?

Asking the right questions can help you make smart choices and limit your out-of-pocket costs. Don't forget to ask for your answers in writing!

Questions to ask your specialist

- What are your fees?
- Will you participate in GapCover for this particular part of my treatment?
- Will there be any out-of-pocket costs?
- Are there any other medical staff involved in my treatment and what are their fees? Can I have their contact details?
- Which hospitals do you treat patients at?
- Will you treat me at an ahm partner hospital?
- What are the item numbers for my procedure?

Questions to ask your hospital

- Are you an ahm partner hospital?
- Will I be charged for accommodation?
- Will I be up for any other out-of-pocket costs?

Questions to ask us

- Does my policy cover me for my treatment?
- Has my specialist participated in GapCover before? (Make sure you also ask your specialist if they'll participate for your claim forming part of your particular treatment.)
- Is my hospital an ahm partner?
- Are there any waiting periods for my treatment?
- Do I have to pay an excess?
- Will I have to pay any other out-of-pocket costs?

Need help?

If you need help understanding your rights, your bills or your hospital cover, just give us a call. We're here to help you get the most out of your policy.

More info at help.ahm.com.au or call us on **134 246**



The Private Health Insurance Code of Conduct logo is a trademark of, and is used under authorisation from, Private Healthcare Australia.

ahm health insurance is a business of Medibank Private Ltd ABN 47 080 890 259.
ahm is a signatory to the Private Health Insurance Code of Conduct.