

Going to hospital





Going to hospital

We understand that going to hospital for the first time can be quite a daunting experience and you're probably not entirely sure what to expect.

At Medibank Private we do more than just pay the bills. We help you access the right advice and support as well as provide you with all the information you might need for your time in hospital and beyond, so you can focus on getting better sooner.

This step-by-step guide offers some helpful suggestions on how you can best prepare as well as information on how you can make sure you get the most from your cover, so keep it handy.

With you all the way

When you're with Medibank Private, you can relax and enjoy the peace-of-mind that comes with knowing you're not the only one thinking about everything you need. Call us on **1300 302 213** before you go to hospital to find out what you're covered for, any likely additional costs you may have to pay, as well as for any other advice you may need. We're with you every step of the way.

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

As a Member of Medibank Private, 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. A copy of our Fund Rules is available at our Retail Centres or at medibank.com.au

The information provided in this brochure is current at the time of issue, May 2008.

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Step-by-step : before, during & after your hospital admission

1 Visit your GP

Your GP may refer you to a specialist. To help minimise out-of-pocket expenses, ask them to refer you to a specialist who operates at a Members' Choice hospital and who uses our GapCover scheme. Refer to pages 8 & 10 for details.

2 Visit your specialist

Ask your specialist about your condition, treatment, recovery, fees and possible out-of-pocket expenses. See 'Questions to ask your doctor or specialist' on page 18.

Note: Depending on the procedure you are having, your doctor or specialist will advise you if you need to attend the hospital/day facility for pre-admission testing/diagnostics.

3 Call our team on 1300 302 213 or visit one of our Retail Centres

Check your level of cover, whether an Excess or Daily Co-payment applies, waiting periods, likely out-of-pocket expenses, and what to expect from your time in hospital and beyond.

4 Complete your hospital forms

Remember to complete your hospital admission/procedure forms and send them to the hospital as soon as possible.

5 You may receive a pre-admission hospital pack from the hospital or day surgery

Follow up with your chosen hospital or day facility.

6 You are admitted to hospital or day surgery

Be aware that you have rights and responsibilities as a patient. Please refer to pages 13 & 22 for further information.

7 You are discharged from hospital or day surgery

Ask your doctor or nurse for written instructions on how to care for yourself after discharge.

8 Lodge your claim(s)

Refer to pages 9, 10 & 16 which outline what and how to claim or for further assistance call our team on 1300 302 213.

For some helpful questions to ask Medibank Private, your doctor, specialist or hospital, take a look at our questions that begin on page 17.

Before you go to hospital



Find out about your condition

It's important to find out about your condition, the proposed treatment and what you can expect from your time in hospital – as well as your health cover. Understanding what's going on and talking to your doctor will help you feel confident that you're getting the best possible care.

Take a look at pages 18 and 19 for some helpful questions to ask your doctor or specialist.

There are also many useful websites which provide you with easy access to quality information. We've listed some on page 22, so get online and get informed.

Which hospital?

When you have hospital cover it's your choice whether you're treated in a private or public hospital. However, it may depend on your doctor and where they work. Refer to our table below, which outlines the differences.

Private patient in a private hospital	Private patient in a public hospital	Public patient in a public hospital
<ul style="list-style-type: none"> • you'll be able to choose your own doctor • most or all of your hospital accommodation charges will be covered • your doctor's fees will be covered in part by Medicare and some or all of the remainder may be covered by Medibank Private (see GapCover on page 10) • you may be able to stay in a private room, depending on availability and your level of cover. <p data-bbox="320 900 683 1009">NOTE: If you request a private room at a Members' Choice hospital at least 24 hours prior to your pre-booked, overnight stay and there is no private room available upon admission, you will receive \$50 per day (maximum of 5 days). Applies to certain covers only.</p>	<ul style="list-style-type: none"> • you'll be able to choose your own doctor • most or all of your hospital accommodation charges will be covered • your doctor's fees will be covered in part by Medicare and some or all of the remainder may be covered by Medibank Private (see GapCover on page 10) • a private room can be requested however it is based solely on clinical need. 	<ul style="list-style-type: none"> • you cannot choose your own doctor • Medicare covers all your hospital accommodation charges and doctor's fees • a private room can be requested however it is based solely on clinical need.

Better value with our Members' Choice hospitals

If you need to go to hospital, ask your doctor to refer you to one of our Members' Choice hospitals. We've negotiated agreements with the majority of private hospitals across Australia, so you can receive better value-for-money.

If you go to a non Members' Choice hospital, you might have more out-of-pocket expenses to pay than if you are admitted to a Members' Choice hospital.

Find out about your cover

It's important to know exactly what you're covered for if you have to go to hospital. We've outlined some of the most frequently asked questions below:

What's it going to cost me?

Although our current hospital covers will cover most of the cost of your hospital stay, you may still have some out-of-pocket expenses to pay, depending on your level of cover, such as an Excess or Daily Co-payments.

To help you keep track of what you can expect to pay, use the 'out-of-pocket expenses' table on page 21, when you visit your doctor or specialist.

Will I have to pay my doctor's or specialist's fees?

Medicare helps to cover the cost of your specialist's fees, both in hospital and out of hospital. Medicare pays a percentage (see tables opposite) of the Medicare Benefits Schedule (MBS). The MBS is set by the Federal Government for the purpose of calculating the Medicare Benefit.

Medibank Private also helps to pay for your treatment when admitted to hospital, but does not pay for visits to your specialist before or after your hospital stay.

For visits to your specialist before and after you go to hospital:

Medicare pays 85% of the MBS.

You pay 15% of the MBS.

For treatment in hospital:

Medicare pays 75% of the MBS.

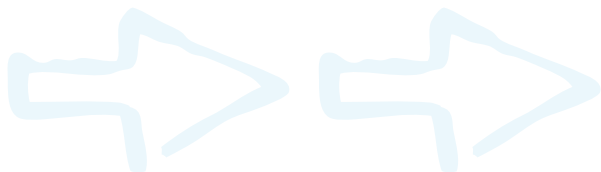
Medibank Private pays 25% of the MBS.

Note: Specialists can set their fees above the MBS fee, and this will leave you with an out-of-pocket expense which you may have to pay. The 'gap' is the difference between the fees you're charged by the specialists and the MBS fees for the services they provide.

TO CLAIM:

For in-hospital expenses such as doctor or specialist fees (when they do not participate in our GapCover Scheme) or pathology, x-rays etc, you will need to claim using a two-way claim form as well as a Medicare form. Submit your claim forms directly to Medicare who will process them and then they will forward them directly to us.

Note: If you have extras cover and have any surgical teeth extractions (eg. wisdom teeth) performed by an oral surgeon in hospital you must complete a Medibank Private Claim form to claim Benefits for the dental services.



What is GapCover?

To reduce your out-of-pocket expenses, you can ask your GP to refer you to a doctor or specialist who has participated in our GapCover Scheme, if available under your cover and appropriate for your treatment.

With GapCover, a specialist who treats you in hospital can choose to charge you either No Gap or a limited known gap for their services.

For a No Gap service, you'll have no out-of-pocket expenses.

TO CLAIM:

The bills will be sent directly from your doctor or specialist to us. You won't have to do anything.

For a known gap service, the specialist should notify you in writing of any out-of-pocket expenses for their services and request acceptance of these costs.

This is called Informed Financial Consent. It is important to have a conversation with your doctor or specialist about medical costs before your treatment starts. To help you we have provided 'Questions to ask' on pages 18 and 19.

TO CLAIM:

You will be provided with a bill from your doctor or specialist. This bill is your out-of-pocket expense that you will have to pay directly to them.

The known GapCover benefit can be claimed by using the Medibank Private Gap Cover Claim form which you send directly to us.

Specialists can choose to participate in GapCover on a **case-by-case** basis. Remember you may have more than one specialist involved in your treatment eg. anaesthetist and assisting surgeon(s). You'll find a list of specialists who have participated in GapCover in the past at medibank.com.au

How much do I have to pay for prostheses?

If you require a prosthesis (an approved manufactured item that is surgically implanted or applied, generally during a hospital surgical procedure), Medibank Private will fully cover the cost of a No Gap Prosthesis on the Federal Government's Prostheses Schedule and will pay in part for the cost of a Gap Prosthesis on the Federal Government's Prostheses Schedule.

How much do I have to pay for my hospital stay?

We'll cover the costs for hospital accommodation, intensive care and theatre fees in private hospitals in accordance with your chosen level of cover.

You'll need to pay any hospital Excess and/or Daily Co-payment that applies to your chosen level of cover.

Private expenses like additional meals and pharmaceuticals (including drugs issued on discharge) are not covered by our contract with the hospital, however if you have extras cover non PBS pharmaceuticals may be claimable.



Do I have to pay a Hospital Excess?

An Excess is an amount you agree to pay if admitted to hospital in exchange for lower premiums. There are two types of Excess, depending on the type of hospital cover you have:

1. Applies to the membership as a whole and must be met in full each calendar year before Benefits are payable.
2. Applies each time you go to hospital up to a maximum amount per calendar year.

Important things to remember about Excess:

- You may or may not have an Excess – it depends on the level of hospital cover you have (for example an annual Excess for a single ranges from \$150 - \$500 per calendar year; and an episodic Excess for a family ranges from \$200 - \$1000 per calendar year).
- With all our hospital covers, there is no Excess payable for dependent children.
- If an Excess applies to your situation, you should expect to pay this amount to the hospital **upon admission**.

Will I have to pay a Daily Co-payment?

Some of our hospital covers include a Daily Co-payment in a Members' Choice and Contracted hospital in return for a lower premium.

A Daily Co-payment is an amount you will have to pay per day towards your stay in hospital.

Important things to remember about Daily Co-payment:

- A Daily Co-payment will apply to your cover if you are admitted to a Members' Choice or Contracted hospital. This Daily Co-payment is \$50 a day in a shared room and \$80 per day in a private room with a maximum limit of \$280 per stay. Additional out-of-pocket expenses may apply in non Members' Choice hospitals and Contracted hospitals.
- Daily Co-payments do not apply to dependent children.
- If a Daily Co-payment applies to your admission, you will be expected to pay this amount to the hospital **upon discharge**.

Better, safer healthcare

Securing better patient care

Medibank Private has a Quality and Safety Framework in place to ensure Members' Choice hospitals have processes to help reduce risk and improve the quality and safety of your hospital stay.

Medibank Private has also launched initiatives to assist our Members' Choice hospitals to develop innovative systems and approaches to clinical care issues such as falls prevention, medication management and infection control.

Further details about these initiatives can be found online at medibank.com.au/About-Us/Publications.aspx

Your rights and responsibilities

During your hospital stay, you'll be given, or you can request, either the relevant Private Patients Hospital Charter or Public Patients Hospital Charter. This outlines what you can expect from:

- the doctor(s) providing your treatment
- the hospital in which you receive your treatment
- your health insurance fund.

It also explains what to do if your hospital experience doesn't meet your expectations. Should you have any concerns regarding your healthcare please refer to page 22 for further information.

Your hospital experience

At Medibank Private, we're committed to ensuring our Members have access to the best healthcare possible. We want to make sure you receive top quality care, and that standards are in place to ensure this happens.

Each year Medibank Private randomly surveys Members who have recently been in hospital so we can stay well informed about their experience. As a valued Member we invite you to participate in this survey which can be found at: medibank.com.au/hospitalsurvey. We take your feedback seriously and encourage you to participate.

Going home



Looking after your health

Before you are discharged from hospital, you should be provided with written instructions about how to manage your recovery and what to do if you are concerned about your health. Please request this information if it is not offered to you.

Back on track

Your doctor may recommend you see other healthcare providers, such as a physiotherapist, to help you get back on track after your hospital procedure. Attending these appointments and following post-discharge advice should help you make a good recovery.

If you have extras cover and you choose one of our Members' Choice extras providers, you'll be able to access a wide range of value-for-money services, so you can get the most out of your cover.

Members' Choice providers meet Medibank Private's quality criteria and Members receive higher rebates, which are usually claimable on the spot. A list of Members' Choice providers can be found at medibank.com.au

betterhealth

At Medibank Private we believe a good way to prevent sickness is to promote health. We want to help you to take a more active role in managing your health through our *betterhealth* programs.

Our *betterhealth* programs are tailored to different Members' needs and not only give you health advice but also the opportunity to monitor and improve your health status.

The programs currently on offer are aimed at supporting our Members, from prevention and early intervention to those with chronic health conditions such as diabetes or heart disease. To find out whether one of our programs would be suitable for you, call us on 1800 817 635.

To help our Members better their health, we have launched *betterhealth* online – a health, fitness and wellbeing program that all Medibank Private Members have automatic access to. To access this resource you will need to be registered with Medibank Private as an online Member. Visit us at medibank.com.au

betterhealth Online provides you and your family with a great range of health resources including recipes, exercise planners, health related articles and tools, and regular email support to keep you motivated in achieving your health goals. You can also generate your own Wellness Record.

Wellness Record

The Wellness Record gives you a personal and confidential snapshot of your health through a series of questions about your lifestyle and current health. It also provides you with a wellness score, identifies any health risks and immediate goals as well as recommendations about the most appropriate Active Health, Active Care and Active Sport program for you. Begin your journey towards *betterhealth* and wellbeing by registering for *betterhealth* Online and complete your own Wellness Record. We want you to feel good about yourself all day, every day.

Making a claim

Receiving all your bills at the end of your hospital experience can be daunting.

To help you, we have explained on pages 9 & 10 how to claim for each part of your treatment. If you require further assistance, please call our team on **1300 302 213**.

Remember, you don't have to pay your bill before you claim.

In your 'Going to hospital' pack we have provided you with the claim forms you may require:

- Medibank Private Claim form
- Medibank Private GapCover Claim form
- Medicare Two-Way Claim form
- Medicare Claim form.

If you choose to mail your claim forms, simply complete, sign and send them to either Medibank Private or Medicare, together with all relevant accounts and/or receipts, depending on the type of claim you have. The postal details are below for easy reference:

Medibank Private, GPO Box 9999, in your capital city

Medicare, GPO Box 9822, in your capital city

If you choose to submit your claim forms at one of our Retail Centres, simply present your account and/or receipt and/or Medicare Statement of Benefit, along with your Medibank Private membership card and the claim will be processed.

Note: There is a limit of \$200 on cash claims. All claims above this amount will be paid by EFTPOS or a cheque will be mailed to the contributor.

Questions to ask

Questions to ask Medibank Private

- Am I covered for this procedure or treatment?
- Have I served all my relevant waiting periods?
- Has my specialist participated in Medibank Private's GapCover Scheme in the past?
- Can you please explain how GapCover works?
- Is the facility I am going to a Member's Choice hospital?
If not, how will this affect my hospital bills?
- Will I have to pay extra for my hospital accommodation or is it all covered under my policy?
- If I have to pay extra, when and to whom do I pay it?
- Under my policy, do I have to pay an Excess or a Daily Co-payment or any other charges?
If so, how much?
- My doctor has recommended as part of my aftercare that I visit another healthcare provider (e.g. physiotherapist); does Medibank Private have any arrangements in place for after hospital care?

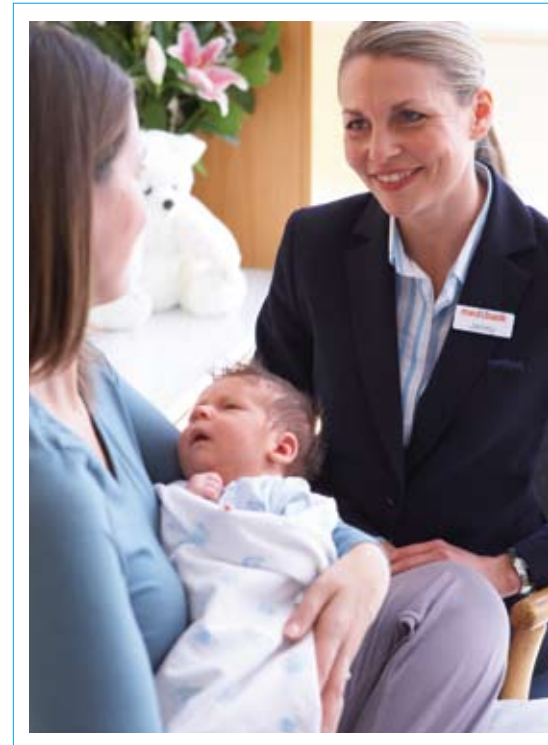
Questions to ask your doctor or specialist

About my condition and treatment

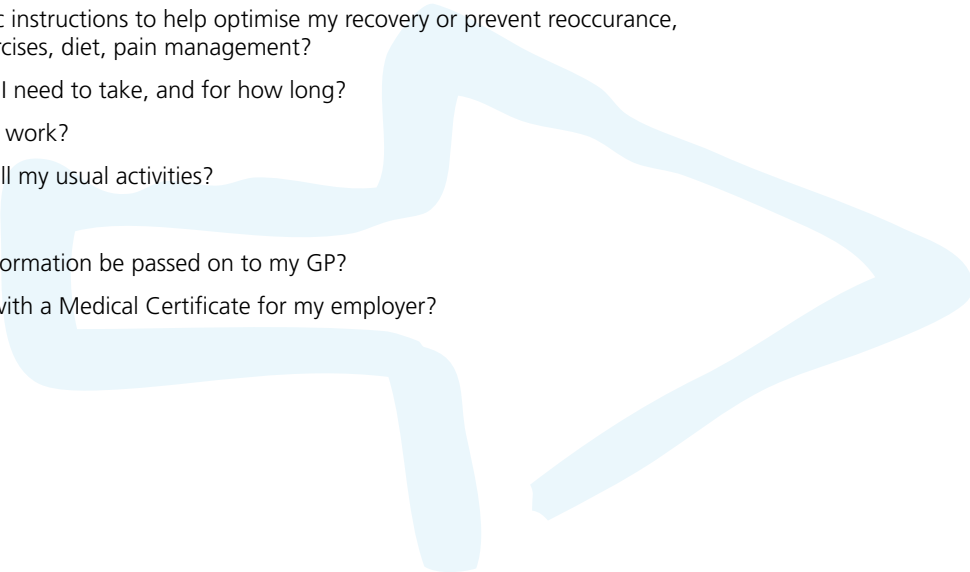
- Can you please explain my condition?
- Do you have any information I can take away with me?
- Can you tell me where I can find out more?
- Is this particular test or procedure necessary? Are there any alternatives?
- What does the treatment involve?
- How will the suggested treatment help me?
- What is likely to happen if I don't have this treatment?
- What are the risks of this treatment?
- How quickly do I need to be scheduled to have this treatment?
- How long will I be in hospital?
- What will it involve and how long will it take?
- Who will be doing the surgery/procedure?
- Will anyone else be involved in the surgery/procedure?
- Will I need to have an anaesthetic? If so, what will it involve?
- What is the recovery period after the procedure?
- How can I expect to feel during recovery?

About the costs and billing

- Do you participate in Medibank Private's GapCover scheme?
- Will your fee be covered under the GapCover scheme or will I have to pay a 'known gap' amount? If I do have to pay a gap – how much will it be?
- If so, can you provide me with an Informed Financial Consent document? (This provides you with information on the gap amount you have to pay and is required for a GapCover claim. You may be required to sign this document.)
- Can you provide me with the relevant MBS Item numbers?
- Will you send me the account or will you charge Medibank Private directly?
- If other staff are involved in my treatment, will I have to pay any out-of-pocket expenses for this, how much will it cost and how will I be billed?
- If I need a prosthesis, will you use a No-Gap Prosthesis? Can you provide me with the prosthesis Item number? If you use a Gap Prosthesis what out-of-pocket expenses will I have to pay?



Before I leave the hospital

- What signs and symptoms may indicate that I need to seek further assistance?
 - Who should I contact if I need further assistance?
 - Who will be following up on my care and when do I need to see them?
 - Will I require physiotherapy or other rehabilitation services?
 - Are there any specific instructions to help optimise my recovery or prevent reoccurrence, eg: wound care, exercises, diet, pain management?
 - What medication do I need to take, and for how long?
 - When can I return to work?
 - When can I resume all my usual activities?
 - When can I drive?
 - Will my discharge information be passed on to my GP?
 - Can you supply me with a Medical Certificate for my employer?
- 

Out-of-pocket expenses

Out-of-pocket expenses is a common term that refers to all costs not covered by Medicare or Medibank Private and paid by a patient when admitted into a public or private hospital as a private patient.

Use the table below to help determine whether or not an out-of-pocket expense applies to your treatment and to calculate your estimated out-of-pockets expenses.

Remember, as a Medibank Private Member, you will have the lowest out-of-pocket expenses by using a Members' Choice hospital and a specialist(s) who uses our GapCover Scheme.

Item	Amount
Hospital Excess	\$
Daily Co-payment for hospital accommodation	\$
Hospital out-of-pocket expenses (e.g. STD/ISD phone calls/Foxtel)	\$
Doctor(s)' or specialist(s)' gap	\$
Doctor's booking fee (typically pregnancy & delivery)	\$
Anaesthetist's gap	\$
Assistant surgeon or other medical specialists' gap	\$
Prostheses out-of-pocket expenses (e.g. knee joint)	\$
Other possible expenses (e.g. X-rays or pathology)	\$
TOTAL	\$

Useful resources

General health information

HealthInsite: a Commonwealth Government initiative which aims to improve the health of Australians by providing easy access to quality information healthinsite.gov.au

Medicines

Information and tips about how you can better manage your medicines can be found on the Commonwealth Department of Health and Ageing's website: nmp.health.gov.au or call 1800 020 613. For reporting any side-effects, errors or near-misses or to seek advice on medicines call the Adverse Medicine Events Line on 1300 134 237.

Concerns with your healthcare

Talking to your healthcare professionals about your concerns is the first step to take. You may also choose to seek a second professional opinion or contact the patient advocate or resolutions representative from the hospital at which you were treated. You can also contact the independent healthcare complaints department in your State or Territory. For further information on the Australian Commission for Safety and Quality in Health Care visit safetyandquality.gov.au

Your rights and responsibilities

Private hospitals:

health.gov.au/internet/wcms/Publishing.nsf/Content/health-privatehealth-consumers-charter-index.htm

Public hospitals:

health.vic.gov.au/patientcharter/introduction.htm

Medicare Safety Net

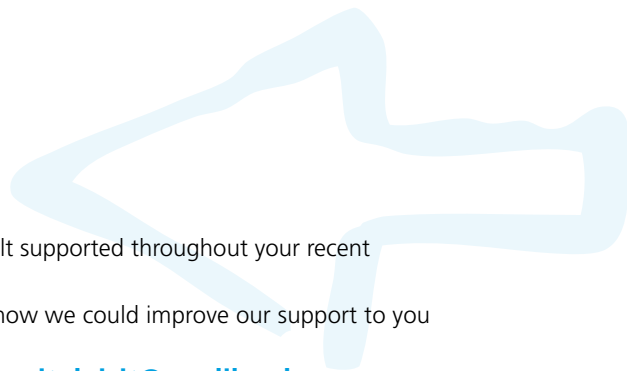
The Medicare Safety Net is there to help you. If you often need to see a doctor or have tests, this could mean high medical costs. Once you reach a safety net threshold, visits to a doctor or tests could end up costing you less. Further information on the Medicare Safety Net can be found online at medicare.gov.au

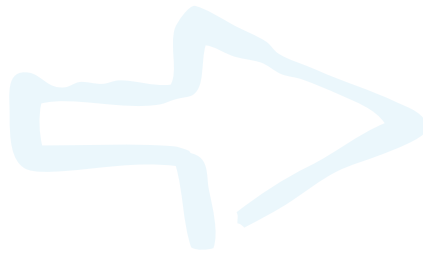
Could we have done better?

As a valued Member of Medibank Private, we hope you felt supported throughout your recent hospital journey.

We invite you to provide any feedback you may have on how we could improve our support to you during this time.

Call our team on **1300 302 213** or email us on: myhospitalvisit@medibank.com.au





medibank
P R I V A T E

Phone

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Write To Us

Medibank Private GPO Box 9999, in your capital city

Visit Us

Visit our website at medibank.com.au for your nearest Retail Centre