



# Going to hospital – things you need to know

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## Going to hospital

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We understand that going to hospital can be daunting and that you might not know what to expect. At Medibank, we do more than just pay your bills – we help you access advice, support and information to help you before, during and after your hospital stay – which means you can focus on getting better sooner.

This step-by-step guide offers helpful suggestions on how to prepare for your hospital visit and tips on how to make the most of your cover.

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## With you all the way

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We recommend you call us on 132 331 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 about your cover.

As a member with hospital cover, you also have access to Mi Health, a new range of health support services. Take a look at pages 19–20 for more. We're with you every step of the way.

This brochure is relevant for Australian residents with Medibank hospital cover. If you have one of our Visitors Health Insurance covers, Working Visa Health Insurance covers or our Overseas Student Health Cover, please call us on **132 331** for information about going to hospital.

The information in this brochure is current at the date of issue 14 May 2012 and only applies to Medibank branded products.

The information provided is for general information purposes only and is not a substitute for medical advice. Medibank 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 is done so at your own risk and Medibank 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, 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.

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For some helpful questions to ask Medibank, your doctor, specialist or hospital, take a look at pages 14–15.

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# Step-by-step: before, during and after your hospital visit

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## Before your visit

### 1. Speak with your GP

If you choose to be treated as a private patient, ask your GP to refer you to a doctor or specialist who uses our GapCover scheme and operates at a Members' Choice hospital – this will help reduce your out-of-pocket expenses. See pages 6 and 9 for more details.

### 2. Speak with your doctor

Your doctor will provide information about your condition, treatment, recovery, fees and possible out-of-pocket expenses. See 'Questions to ask your doctor or specialist' on page 14. Your doctor will advise if you need to visit the hospital/day facility for pre-admission testing or diagnostics.

### 3. Call us on 132 331 or visit a Medibank store

Speak with a Medibank advisor to check your level of cover, whether you'll have to pay an excess, whether any waiting periods apply, the types of out-of-pocket expenses that may apply and what to expect from your time in hospital.

### 4. Use the support services of Mi Health

Mi Health is a range of health support services for members with hospital cover. It gives you access to Medibank nurses on our 24/7 Health Advice Line, personal advice and support when you need to go to hospital, a reliable online health resource, including videos explaining health conditions and procedures and Mobile Health Apps to help you make healthier decisions on the go. See pages 19–20 for more information.

### 5. Complete your hospital forms

You may receive a pre-admission hospital pack from the hospital or day surgery. Complete your hospital admission/procedure forms and send them to the hospital before your visit.

## During your visit

### 6. Know your rights

When you're admitted to hospital or day surgery you have rights and responsibilities as a patient. Please see page 23 for further information.

### 7. Speak with a Hospital Liaison Representative

If you stay one night or longer in selected Members' Choice hospitals, where available, a Hospital Liaison Representative will visit you to help with advice and information on things like medical benefits covered, claiming procedures and support services and programs available. Contact us on 132 331 for more details.

## After your visit

### 8. Take care of yourself

Before you're discharged from hospital or day surgery, ask your doctor or nurse for written instructions on how to care for yourself after discharge.

### 9. Lodge your claim(s)

See page 13 for information on how to claim or for further assistance call our team on 132 331.

### 10. Use the online Health Hub

To help manage your health, take a look at the tools, programs, videos and information available via the Health Hub. See page 20 for more information.

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# Before you go to hospital

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## Find out about your cover

It's important to know exactly what you're covered for if you have to go to hospital. Visit one of our Medibank stores or call us on 132 331. Refer to page 15 for a list of questions to ask us.

## Find out about your condition

Understanding your condition and the proposed treatment will help you feel confident that you're getting the best possible care. Take a look at pages 14-15 for some helpful questions to ask your doctor or specialist and page 23 for a list of useful websites with quality information to help you become informed.

You can also find useful information at our Health Hub, accessed via Online Member Services. The Health Hub includes videos about medical procedures or conditions, tools, coaching programs and an extensive health resource library. See page 20 for more information.

## Choosing your hospital

When you have hospital cover it's your choice whether you're treated in a private or public hospital, however your decision may depend on your doctor and where they work. Take a look at the table opposite for information about the difference between a Members' Choice private hospital and a public hospital.

## Great value with our Members' Choice hospitals

If you're going to stay in a private hospital, ask your doctor to refer you to a Members' Choice hospital where our agreement with the hospital limits what you can be charged. Our Members' Choice network is one of the largest health provider networks in Australia, covering most private hospitals.



<b>Private patient* in a private hospital</b>	<b>Private patient* in a public hospital</b>	<b>Public patient in a public hospital</b>
You'll be able to choose your own doctor.	You'll be able to choose your own doctor.	You won't be able to choose your own doctor.
Your choice of private hospital will depend on your doctor and where they work.	Your choice of public hospital will depend on your doctor and where they work.	You can choose this option even if you have private health insurance, but you may have to wait.
Most or all of your hospital accommodation charges will be covered.	Most or all of your hospital accommodation charges will be covered. Additional charges may apply for a private room on some covers.	Medicare covers all your hospital accommodation charges.
Your doctor's fees will be covered in part by Medicare and some or all of the remainder may be covered by Medibank.	Your doctor's fees will be covered in part by Medicare and some or all of the remainder may be covered by Medibank.	Your doctor's fees will be covered by Medicare.
You may be able to stay in a private room, depending on availability.	A private room can be requested however it depends on availability and clinical need.	A private room can be requested however it depends on availability and clinical need.
While in hospital you may receive a visit from one of our Hospital Liaison Representatives to answer questions, help you claim and give you information about other Mi Health support services and programs#.	Hospital Liaison Representatives not available	Hospital Liaison Representatives not available

\* For services that are included in your cover.

# Hospital Liaison Representatives are only available at selected Members' Choice hospitals for overnight stays or longer. Contact us on 132 331 for details.

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# Before you go to hospital

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## What's it going to cost?

### Do I have to pay an excess?

If your cover includes an excess, this is an amount you must pay towards your hospital treatment. For most covers with an excess, it applies per adult member, 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
- there is no excess payable for dependent children
- if an excess applies in your situation, you should expect to pay this amount to the hospital upon admission.

### What kind of out-of-pocket expenses can I expect if I go to hospital as a private patient?

Although hospital cover helps reduce the cost of your hospital visit, you'll still have out-of-pocket expenses for things like any difference between what the hospital charges and the benefit we pay.

You may also have to pay the difference between the charge for in-hospital medical services (eg. doctors' services, pathology and radiology) and what you receive from Medibank and Medicare.

To explain it further, the benefits you're entitled to for the medical services you receive while you're an admitted patient in an overnight or day hospital facility are based on the Medicare Benefits Schedule (MBS) fee. The MBS is a list of all the services Medicare pays benefits for and the rules that apply to payment of those benefits.

Medicare pays 75% of the MBS fee for in-hospital medical services and Medibank pays 25% (if the treatment is included under your health cover).

When a doctor charges more than the MBS fee, you'll have out-of-pocket expenses. These can vary and may be significant. This is what's referred to as a 'gap'. Have a look at the diagram below – it shows you the amount Medicare takes care of and the amount we cover for in-hospital medical services. It also shows you the gap.

To help you keep track of what you can expect to pay, use the 'out-of-pocket expenses' table on page 11, when you visit your doctor or specialist.

Doctor's total charge for in-hospital medical services		
Medicare Benefits Schedule (MBS) fee – This fee is set by the Federal Government		Gap*
Medicare pays 75% of the MBS fee for in-hospital medical services.	Medibank pays 25% of the MBS fee for in-hospital medical services.	Medibank GapCover can help you minimise or even avoid this out-of-pocket expense.

\* The gap is the amount your doctor may charge over and above the MBS fee, leaving you out-of-pocket.

**Note: Doctors can choose whether they participate in GapCover on a claim-by-claim basis.**

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## How can I reduce my hospital out-of-pockets?

### Hospital charges

If possible, go to a Members' Choice hospital where our agreement with the hospital limits what you can be charged. This means your out-of-pockets for hospital charges should be limited to things like:

- any excess you may have with your cover
- any pharmaceuticals not covered by our agreement with the hospital. This includes the cost of any drugs issued on discharge from hospital
- any gap for surgically implanted prostheses and other items on the Federal Government's Prostheses Schedule
- costs for services not covered, or not fully covered, by our agreement with the hospital or under your cover
- costs for treatment in an emergency department in a private hospital. Note, with Ultra Health Cover you can claim benefits on the facility fee charged (subject to annual limits).

If you go to a non Members' Choice private hospital, you're likely to have significant out-of-pocket expenses.

### Doctors' charges

Before you go to hospital, ask your GP to refer you to a doctor who'll participate in our GapCover scheme. This is because GapCover can help reduce or eliminate your out-of-pocket expenses for doctors' services received in a hospital.

## How can I save with GapCover?

Our GapCover scheme is an arrangement we have with participating doctors, to help you have more certainty and control over doctors' charges for treatment you receive in hospital as part of your Medibank hospital cover.

With GapCover, a doctor who treats you in hospital can choose to charge you either no gap or a limited gap for their services. The maximum amount you can be out-of-pocket – or the maximum gap – for treatment you have during a hospital admission is \$500 per claiming doctor (ie. per doctor account). In many cases, there's no gap at all.

It's important to be aware that doctors can choose to participate in GapCover on a claim-by-claim basis. Also, GapCover doesn't apply to pathology and radiology services (these may be covered under a Members' Choice arrangement), any applicable excess payment, services not included under your cover or out-of-hospital consultations.

If a doctor charges more than the maximum \$500 gap, this indicates they're not participating in GapCover. If the doctor doesn't participate you'll have to pay the difference between the MBS fee and the doctor's total charge.

### How do I find a doctor who'll participate in the GapCover scheme?

Talk to your GP and ask if they can refer you to a doctor who participates in GapCover. A list of doctors who've previously participated in our GapCover scheme can be found on our website.



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# Before you go to hospital

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## What do I do next?

You'll need to check with your doctor if any other doctors will be involved in your in-hospital treatment (eg. an assistant surgeon or anaesthetist), and speak with each of them about GapCover.

Ask each of them directly if they'll participate in GapCover and for a written estimate of the out-of-pocket costs (if any) you can expect. This is an important step, as it's confirmation they'll participate in GapCover and what your out-of-pocket expenses will be.

## How much do I have to pay for prostheses?

Although Medibank pays benefits towards the cost of surgically implanted prostheses and other items on the Federal Government's Prostheses Schedule, you may have to contribute to the cost.

It's important to discuss with your doctor the prosthesis that's best for your needs. The provider of the prosthesis (this may be a doctor, hospital or other supplier, as the case may be) should provide you with Informed Financial Consent to confirm what your out-of-pocket expenses are going to be.

For any service excluded from your cover, we won't pay benefits for prostheses.

## When going to hospital

Call us first on 132 331 so we can help you understand what's involved including what out-of-pockets you may have.

## Out-of-pocket expenses

'Out-of-pocket expenses' is a common term that refers to any expenses for hospital or extras services or items for which you won't be reimbursed by either us or Medicare.

Use the table below to help determine what your out-of-pocket expenses will be for your hospital visit.

Remember, as a Medibank member, you can help reduce your out-of-pocket expenses by going to a Members' Choice hospital and by choosing a doctor who'll participate in our GapCover scheme.

Item	Amount
Hospital excess	\$
Hospital out-of-pocket expenses (e.g. STD/ISD phone calls/Foxtel)	\$
Doctor(s)' or specialist(s)' gap	\$
Doctor's booking fee (typically pregnancy and 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)	\$
<b>Total</b>	<b>\$</b>

A woman with curly brown hair is sitting in a white chair, looking down at a red clipboard she is holding. She is wearing a black dress with a white collar and a red and white striped skirt. She is holding a blue pen and appears to be writing on the clipboard. The background is a bright, out-of-focus window with light blue curtains.

## Need to make a claim?

Remember, you don't have to pay your bill before you claim. Use a two-way claim form as well as a Medicare form. Submit your claim forms directly to Medicare who will process them and then forward them directly to us.

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# Making a claim

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Receiving bills at the end of your hospital experience can be daunting. To help you, we've explained below when and how to claim. If you require further assistance, please call our team on 132 331 or ask your Hospital Liaison Representative (where available).

## Where you won't need to submit a claim

- Your hospital bills will be sent directly to Medibank by the hospital and you shouldn't need to pay anything other than any excess that may apply or items or services not covered under your health cover (see page 9).
- Doctors participating in our GapCover scheme bill Medibank directly for the costs of the treatment or procedure, so you won't need to submit a claim to us for your medical costs at all. This means the only bill you receive from your doctor should be for the gap amount (if there is one).

## Where you will need to submit a claim

You'll generally be billed directly for in-hospital expenses such as doctor or specialist fees (when they don't participate in our GapCover scheme).

### To claim:

Remember, you don't have to pay your bill before you claim. Use a two-way claim form as well as a Medicare form. Submit your claim forms directly to Medicare who will process them and forward your claim directly to us.

## Sending your claim

If you choose to mail your claim forms, simply complete, sign and send them to either Medicare or Medibank, together with all relevant accounts and/or receipts, depending on the type of claim you have.

Medicare  
GPO Box 9822  
in your capital city

Medibank  
Medical and Extras Claims  
GPO Box 2984  
Melbourne VIC 3001

You can download a Medibank Claim form from our website. Just go to [medibank.com.au](http://medibank.com.au) and choose Health > Forms & Brochures > Claim Form.

If you choose to lodge your claim forms at one of our Medibank stores, simply present your account and/or receipt and/or Medicare Statement of Benefit, along with your Medibank membership card and the claim will be sent to our Claims Processing department for assessment.

### Note:

- All paid claims will be paid by EFTPOS to the account nominated on the membership or a cheque will be mailed to the contributor. Unpaid accounts will be paid directly to your doctor or specialist.
- If a doctor bills you directly, or you pay the full amount for the service upfront, this cannot be processed as a GapCover claim. You'll need to submit a two-way claim form to Medicare first before Medibank will pay any benefit.

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# Questions to ask your doctor or specialist

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## About your 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 cost and billing

- Will you participate in Medibank's GapCover scheme?
- Will your fee be covered under the GapCover scheme or will I have to pay a gap amount? If I do have to pay a gap – how much will it be?
- If your fee will be covered under Medibank's GapCover, can you provide me with a written estimate of the out-of-pocket costs, if any, I can expect?
- Can you provide me with all of the relevant MBS item numbers?
- If other providers are involved in my treatment, will I have any out-of-pocket expenses for this, how much will it cost and how will I be billed?
- If I need a prostheses, what out-of-pocket expenses will I have?

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## Questions to ask Medibank

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### Before you 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 recurrence, 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?
- Am I covered for this procedure or treatment?
  - Have I served all my relevant waiting periods?
  - Has my doctor participated in Medibank's GapCover scheme in the past?
  - Can you please explain how GapCover works?
  - Is the facility I'm going to a Members' 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 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 have any arrangements in place for after-hospital care?
  - Is a Hospital Liaison Representative available at my hospital?
  - Can you tell me where to find information about my condition?



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# Going home

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## Looking after your health

Before you're discharged from hospital, you should be provided with written instructions about how to manage your recovery and what to do if you're concerned about your health. Please request this information if it isn't 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 is important and should help you make a good recovery.

If you have any health questions after your hospital stay, you can contact a Medibank nurse on the 24/7 Health Advice Line on 1800 Mi Health (1800 644 325). Our nurses can give you advice about any health question and can also help you find medical centres, pharmacies and more. See page 19 for more information.

Another Mi Health service is Hospital Support, which is a personal visit for members from a Hospital Liaison Representative during your hospital stay. They can help you get the most from your cover and help you access resources to assist with managing the recovery process. See page 19 for more about Hospital Support.

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.

Our Members' Choice network covers the widest range of extras services of any health fund. As a Medibank member, you can receive higher rebates than if you visit a non Members' Choice provider, which are usually claimable on the spot. A list of Members' Choice providers can be found at [medibank.com.au](http://medibank.com.au) or you can call us on 132 331 for your nearest provider.



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# Mi Health is your better health support

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Mi Health is a range of health support services, designed to help you manage your health and lifestyle.

As a member with hospital cover you'll have access to:

- call a Medibank Nurse 24/7
- in Hospital Support
- an online Health Hub
- Mobile Health Apps.

If you choose to have extras only, you'll have access to the Health Hub and Mobile Health Apps.

## Medibank Nurse 24/7 - answering your call on any health questions you or your family may have.

Designed to complement the care given by your general practitioner and other health professionals, the 24/7 Health Advice Line can answer all your questions about health, symptoms, diagnosed conditions and discuss treatment or recovery options.

Whether you've got a question about medications, an illness, pregnancy or any health issue, your call will be answered by a Medibank nurse around the clock. If our nurses believe you should be seen by a doctor promptly, they'll offer to ring your regular GP and help you make an appointment.


Members can call 1800 Mi Health (1800 644 325) 24 hours, 7 days a week.

## Hospital Support – a little less stress so you can focus on getting better

Hospital Support is a growing service to give you personal support during a stay of one night or longer in a Members' Choice hospital. During your stay, one of our Hospital Liaison Representatives can answer questions about your cover to help you get the most from your membership.

Hospital Support is currently only available at selected Members' Choice hospitals.

The Mi Health services are provided by Medibank Private Limited and its related companies. For details on how your personal (including sensitive) information is handled see the back cover of this brochure.



Call us on **132 331**  
before you go to hospital  
for more information about  
Hospital Support.

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# Mi Health is your betterhealth support

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## Health Hub – online videos, information and coaching programs to help manage your health

The Health Hub is a reliable online health resource overseen and maintained by doctors. It includes a range of tools including videos to help you make informed health care choices or know more about a medical procedure or condition. There are also coaching programs to help you manage your health, from weight loss and stress management to diabetes and mental health, as well as an extensive library of articles, exercises, recipes and more.

To access the Health Hub, log onto Online Members Services at [medibank.com.au](http://medibank.com.au)

## Mobile Health Apps – helping you make healthier decisions

Access our health apps on your mobile when you need health information on the go.

### Symptom Checker\*

So you can check everyday symptoms, find out what to do about them including when to seek professional treatment.

\*Only available on iPhone. iPhone is a trademark of Apple Inc.

### Energy Balancer

To help you balance the foods you're eating with exercise and activities.



## To find out more about Mi Health

call 132 331 or go online at [medibank.com.au/mihealth](http://medibank.com.au/mihealth)

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# betterhealth telephone programs

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If you have hospital cover, you can access our betterhealth support programs, where registered nurses and health professionals can help you manage your health.

## betterhealth Coaching

A six-month program offering telephone support and a personalised Health Action Plan from qualified health consultants to help you achieve a range of health goals including stress management, better nutrition, weight loss and increased physical activity. If you have hospital cover and have risk factors for a chronic disease or suffer from osteoarthritis, our health consultants can help give you the extra motivation you need to make lasting changes to your health.

## betterhealth On Call

A 12-month program that offers 24-hour telephone support service for people with certain chronic health problems such as diabetes, respiratory or heart disease.

As part of your hospital cover and if you are eligible, our health professionals will be on hand to answer any questions you might have about your condition and offer advice and a program of scheduled calls. It's simply there to give you a little more peace of mind.

For more information on betterhealth Coaching or betterhealth On Call, including eligibility criteria, phone 1800 817 635.

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# Better, safer health care

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## Securing better patient care

Medibank 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.

## Your hospital experience

At Medibank, we're committed to ensuring our members have access to the best health care possible. We want to make sure you receive top quality care, and that standards are in place to ensure this happens. We randomly survey members who have recently been in hospital so we can stay well informed about their experience.

## 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. The Private Patients' Hospital Charter is a guide to what it means to be a private patient in a public hospital, a private hospital or a day hospital facility. Similarly, the Public Patients' Hospital Charter outlines the rights and responsibilities of patients while attending a public hospital. 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 23 for further information.



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# Useful resources

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## Medibank's Mi Health support services

As a member with hospital cover, don't forget you have access to the Mi Health range of health support services. See pages 19–20 for more.

## Medicines

Information and tips about how you can better manage your medicines can be found on [health.gov.au](http://health.gov.au), the Commonwealth Department of Health and Ageing's website. 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.

## General health information

HealthInsite: a Commonwealth Government initiative which aims to improve the health of Australians by providing easy access to quality information. To find out more visit [healthinsite.gov.au](http://healthinsite.gov.au)

## Concerns with your health care

Talking to your healthcare professional 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.

## Your rights and responsibilities

### Private hospitals:

[health.gov.au/internet/main/publishing.nsf/Content/health-privatehealth-consumers-charter-index.htm](http://health.gov.au/internet/main/publishing.nsf/Content/health-privatehealth-consumers-charter-index.htm)

### Public hospitals:

Refer to the Department of Health in your state for further information or request a copy of the charter from the public hospital you attend.

## 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](http://medicare.gov.au)

call **132 331**  
visit **medibank.com.au**  
or ask **in store**



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

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