



Going to hospital – things you need to know.

Going to hospital

We understand that going to hospital for the first time 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.

With you all the way

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 18–20 for more. We're with you every step of the way.

This brochure is relevant for residents in ACT, Western Australia and Queensland only. If you're from another state or 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 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. In order to provide you with a range of health insurance and health related services, Medibank Private and its related companies may share your personal (including sensitive) information. Our Privacy Policy sets out how your personal (including sensitive) information is handled. You can view a copy of our Fund Rules and Privacy Policy is available at any Medibank store or online at medibank.com.au

***Mi Health is currently only available to Medibank members with hospital cover residing in ACT, Western Australia and Queensland.** It's not available with OSHC or visitors covers.

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



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 8 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 one of our Medibank stores

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 and a reliable online health resource, including videos explaining health conditions and procedures. See pages 18–20 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

Once 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 pages 12-13 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.

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

Before you go to hospital

Find out about your cover

It's important to know exactly what you're covered for if you have to go to hospital.

Do I have to pay an excess?

An excess is an amount you must pay towards your hospital treatment.

For most covers with an excess, it applies per 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.

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.

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 visit 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.

| Private patient* in a private hospital | Private patient* in a public hospital | Public patient* in a public hospital |
|--|--|--|
| You'll be able to choose your own doctor | You'll be able to choose your own doctor | You can choose this option even if you have private health insurance |
| Most or all of your hospital accommodation charges will be covered | Most or all of your hospital accommodation charges will be covered | You may not be able to choose your own doctor |
| Your doctor's fees will be covered in part by Medicare and some or all of the remainder may be covered by Medibank Private | Your doctor's fees will be covered in part by Medicare and some or all of the remainder may be covered by Medibank Private | Medicare covers all your hospital accommodation charges and doctor's fees |
| 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# | Additional charges may apply for a private room on some covers | |

* For services that are included in your cover

Hospital Support is currently only available at selected Members' Choice hospitals for overnight stays or longer. Contact us on 132 331 for details.

What's it going to cost?

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

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

You can also expect 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.

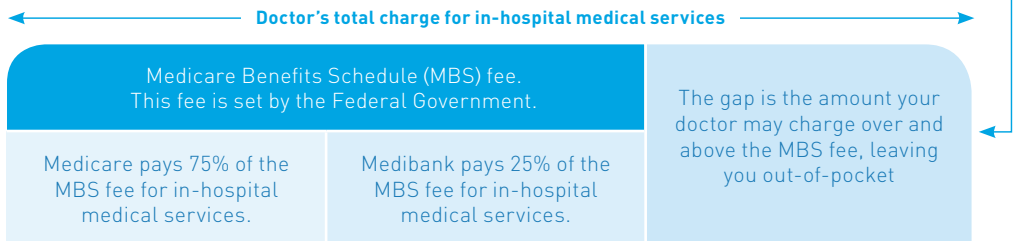
To explain it further, the benefits you're entitled to for the medical services you receive while you're in an overnight or day hospital facility are based on the

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 covered 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.

Medibank Private GapCover can help you minimise or even avoid this out-of-pocket expense.



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

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.

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.

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 doctor per claim. 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, any applicable excess payment, services not included under your cover or out-of-hospital consultations.

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 participated in our GapCover scheme can be found on our website.

What do I do next?

You'll need to ask them directly if they'll participate in GapCover and ask 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.

Also check if other doctors will be involved in your in-hospital treatment (eg. an assistant surgeon or anaesthetist), and speak with each of them about GapCover.

How much do I have to pay for prostheses?

Most of the common items found on the Federal Government's Prostheses Schedule are fully covered under your Medibank hospital cover (no-gap prostheses). However, you'll have to contribute towards the cost of some surgically implanted prostheses and other items (gap prostheses). For every relevant procedure listed in the Medicare Benefits Schedule there'll be at least one no-gap prostheses available.

It's important to discuss with your doctor the prostheses that's best for your needs, and ask for an estimate of any out-of-pocket expenses.

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 opposite 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.

Rule of thumb 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.

| 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) | \$ |
| Total | \$ |

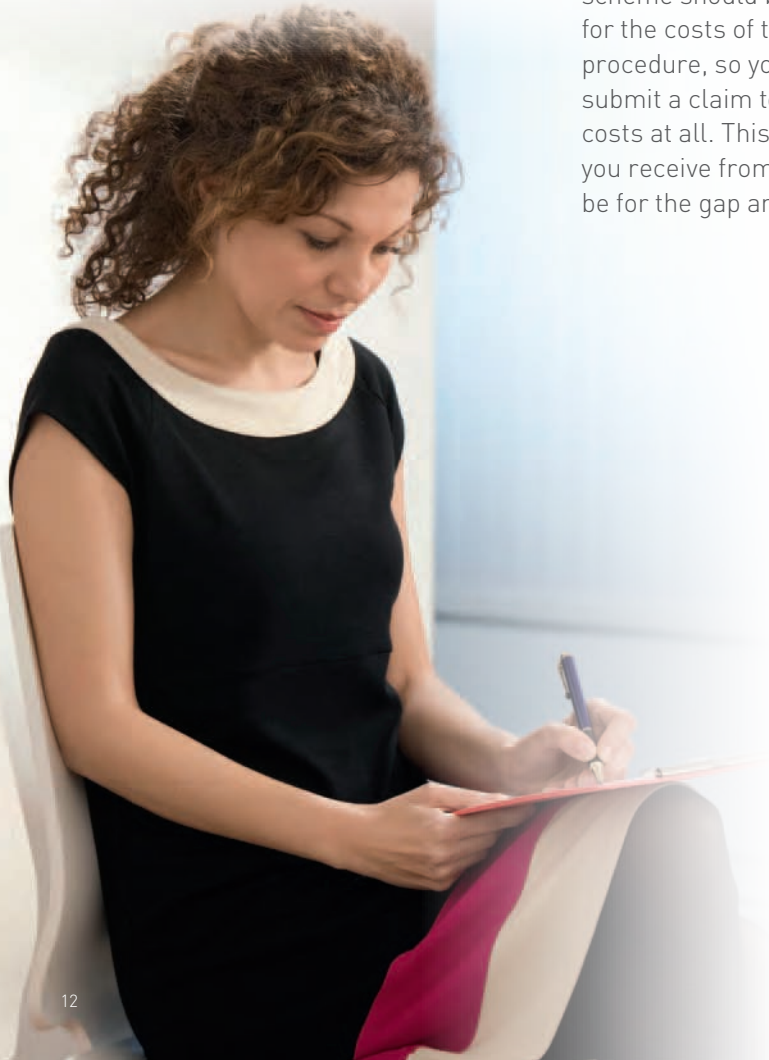


Making a claim

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 should not 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 should 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 do not participate in our GapCover scheme) or pathology, x-rays etc.

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 then they will forward them 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 Private
Medical and Extras Claims
GPO Box 2984
Melbourne VIC 3001

You can download a Medibank Claim form from our website. Just go to Health Insurance > 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.

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 then they will forward them directly to us.

Questions to ask your doctor or specialist

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, will you use a no-gap prostheses? Can you provide me with the prostheses item number? If you use a gap prostheses what out-of-pocket expenses will I have?

Questions to ask Medibank

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?

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 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 about the 24/7 Health Advice Line.

Another Mi Health service, Hospital Support, will also soon include a personal call for most members from a Medibank nurse after you leave hospital to help you access resources and 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, which are usually claimable on the spot. A list of Members' Choice providers can be found at medibank.com.au or you can call us on 132 331 for your nearest provider.





Mi Health

It's your better health support



As part of our commitment to giving our members more, we've developed Mi Health*. It's a new range of health support services, designed to help our members manage their health and lifestyle. You can access Mi Health as part of your hospital cover:

- 24/7 Health Advice Line
- Hospital Support
- Health Hub
- Smartphone Health Apps.

24/7 Health Advice Line – can answer any health question giving you complete reassurance

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 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.

1800 Mi Health (1800 644 325)

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

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

And, Hospital Support will soon include a personal call for most members before a hospital stay to answer any questions about your cover as well as a call from a Medibank nurse after you leave hospital to help you access resources and assist with managing the recovery process.

Hospital Support is currently only available at selected Members' Choice hospitals in ACT, WA and Qld, please call us on 132 331 for more information

* Mi Health is currently only available to Medibank members with hospital cover residing in ACT, Western Australia and Queensland. It's not available with OSHC or visitors covers. The Mi Health services are provided by Medibank Private Limited and its related companies. See page 2 for details on how your personal (including sensitive) information is handled.

Health Hub – videos, information and coaching 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 on to Online Members Services at medibank.com.au/member-services.aspx

Smartphone Health Apps –helping you make healthier decisions

Available early 2012, when you need health information on the go, you'll be able to use our apps on your smartphone.

Symptom Checker

With Symptom Checker you can check everyday symptoms and get recommended treatments.

Energy Balancer

With Energy Balancer you can see how long you'd need to spend doing different exercises to balance the food you're eating.

Find out more at medibank.com.au/mihealth

To find out more about
Mi Health, call 132 331
or go online at
Medibank.com.au/mihealth

betterhealth telephone programs

Through our *betterhealth* telephone support programs, registered nurses and health professionals help you manage your health.

betterhealth coaching

A six-month program offering telephone support from qualified health consultants to help you achieve a range of health goals including stress management, better nutrition, weight loss and physical activity. If you have hospital cover and have an existing health concern, 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.

If you have hospital cover and 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 Call,
phone 1800 817 635.**

The *betterhealth* services are provided by Medibank Private Limited and its related companies. See page 2 for details on how your personal (including sensitive) information is handled.



Better, safer health care

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 Hospital Patient 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.



Useful resources

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 18–20 for more.

Medicines

Information and tips about how you can better manage your medicines can be found on 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 visit 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

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

For more information:
visit medibank.com.au
call **132 331**
email ask_us@medibank.com.au
or ask in store

The information contained in this brochure is current at the time of issue,
4 December 2011, and supersedes all previously published material.
Medibank Private Limited ABN 47 080 890 259.

MPL30111211