

INFORMED FINANCIAL CONSENT.

**THINGS YOU NEED TO KNOW
ABOUT YOUR MEDICAL BILLS.**

Did you know you have a right to ask about your medical bills before you go in for treatment? Before you go into hospital, you can ask your specialist for detailed information about what your treatment could potentially cost.

Asking the right questions puts you in a better position to make smart, informed choices. It means no surprises, and it could also mean you pay less.

But knowing which questions to ask can be tricky, so we've created this guide to help you make the best possible decisions for your health.

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. Knowing about potential costs before you go to hospital not only saves you worrying - it can also save you money. Being well-informed helps you compare providers, reduce out-of-pocket expenses wherever possible, and make the best choice for your situation.

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 go into hospital, there are often a number of specialists involved in your treatment. For example, your treatment might require the services of a surgeon, an anaesthetist and a pathologist. As a private patient, you're entitled to know who will be treating you, how much each specialist will charge, and if you might need to

pay any fees out of your own pocket (sometimes known as a 'gap' fee). You can ask for this information from your specialists, your hospital and your health fund (that's us).

There might also be fees for your accommodation and other services whilst in hospital. To find out what these costs might be and if you'll need to pay for them yourself, you can speak with the hospital directly or call us for help on 132 331.

Most importantly, it's a good idea to get as much information as you can in writing (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 concerned or unsure at any stage, you can always call us on 132 331. We're here to help you stay informed and feel supported during this important time.

Understanding out-of-pocket expenses

Although private cover helps take care of your hospital fees, you may still need to pay some expenses out of your own pocket. Some of these costs are to be expected, like your excess, but other additional fees can be reduced or even avoided with a little planning. Some common out-of-pocket expenses include:

- Hospital excess
- Costs for pharmaceuticals or services not covered (either fully or partially) by our agreement with your hospital
- The difference between what your specialists charge and the benefit you receive from Medibank and Medicare
- Prosthesis, x-ray (radiology) or pathology (laboratory) expenses
- Costs for treatments that are not recognised by Medicare.

You can limit your out-of-pocket costs by choosing a Members' Choice hospital for your treatment. With our network covering most private hospitals in Australia, your treatment could be a lot more affordable.

Closing the gap

When it comes to inpatient doctor bills, Medicare pays 75% of a pre-determined 'standard fee' – known as the Medicare Benefits Schedule (MBS) fee – and we pay the remaining 25%. Because specialists can choose how much they charge, they sometimes charge more than the MBS fee, leaving you to make up the difference. This is what's referred to as 'the gap'. By choosing a specialist who participates in our GapCover scheme, you can reduce and even avoid these out-of-pocket costs.

GapCover is an agreement we make with participating specialists to limit your out-of-pocket costs. When your specialists participate in GapCover, your out-of-pockets are capped, and sometimes you can avoid them altogether. Ask if your specialist will participate in GapCover for your particular treatment. If they choose not to participate then you have the option of looking for one that does.

When you have hospital cover, you can also choose which hospital you'll be treated at, either private or public, although this might depend on your specialist and where they work. If your specialist treats patients at a few hospitals, check to see if they'll treat you at a Medibank Members' Choice hospital. Just like with GapCover, we've made special arrangements with these hospitals to get you better value for money and limit your out-of-pocket costs.

In an emergency

If something unplanned happens during a procedure, or you find yourself in an emergency, sometimes it's not possible for you to be informed about unexpected costs in advance. This information will be provided to you as soon as possible after treatment if it is not reasonable to advise you beforehand. And, if for any reason, your specialists can't provide you with this information personally, they have a responsibility to inform your relatives or someone who can act on your behalf.

Also if you find yourself being admitted as a public patient, after attending an Emergency department, you should receive the same quality of care as if you were admitted to that hospital as a private patient. And, if you're treated as an outpatient in Emergency, you won't be able to claim the costs through private health insurance (although medical services provided in such facilities may be claimable from Medicare).

What if your bill is higher than expected?

If your bill is higher than expected, the first thing to do is go back over your written estimates. Check to see if there are any charges you weren't aware of, and get in touch with your specialist to talk about any changes to your original estimate.

For help understanding your bill or to get advice for dealing with your specialist, give us a call on 132 331. We're here to offer expert advice so you can work out what your next steps should be.

If you're still concerned about your bill or treatment, you have the option to contact the Private Health Insurance Ombudsman on 1800 640 695.

What are your rights?

As a private patient you are 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 Medibank
- Ask your specialist if they will use GapCover
- Choose your specialists and hospital
- Make a complaint if your rights aren't upheld

Before you go into hospital

When you're recovering from a visit to hospital, the last thing you need is an unexpected bill. Knowing which questions to ask before you go in for treatment can help you limit and even avoid out-of-pocket costs, and give you the power to make informed decisions. It's a good idea to ask for this information in writing so you can refer to it later.

Questions to ask your specialist

Your specialist is your first point of contact for finding out about your treatment costs. You have the right to know how much your treatment will cost before you go to hospital, and you're entitled to choose a specialist who participates in Medibank's GapCover scheme. You might want to ask your specialist the following questions:

- What are your fees?
- Will you participate in GapCover for the particular treatment?
- Will there be any out-of-pocket costs?
- Are there any other medical staff involved in my treatment and can they charge separate fees?
- Who are the other medical staff, and can you please provide me with their contact details?
- Which hospitals do you treat patients at?
- Will you treat me at a Members' Choice hospital?
- What are the item numbers for my procedure?

Questions to ask your hospital

Whether you choose to be treated in a public or a private hospital, as a private patient you're entitled to know what out-of-pocket costs you might be up for. Before going in for treatment, make sure you ask the following questions:

- Are you a participating Members' Choice hospital?
- Will I be charged for accommodation?
- Will I be up for any other out-of-pocket costs?

Questions to ask us

Having hospital cover is a great way to help reduce your treatment costs, so to make sure you know what you're covered for; it's a good idea to call us before starting any kind of treatment. Questions you might want to ask us include:

- Does my policy cover me for my treatment?
- Has my specialist participated in GapCover before? (But make sure you also ask your specialist if they'll participate for your particular treatment.)
- Is the hospital I'm being treated at a Members' Choice hospital?
- Are there any waiting periods for my treatment?
- Do I have an excess?
- Will I have to pay any out-of-pocket costs?

Need help?

If you need help understanding your rights, your hospital and medical bills or what you're covered for, we're always here to answer your questions and help you get the most out of your hospital cover. Because we're all about better health, we're here with you every step of the way, supporting you in your healthy choices.

Call us on 132 331

Find us online at medibank.com.au

Pop in for a chat at a Medibank store near you

If you wish to make a formal complaint about your treatment or medical bills, contact the Private Health Insurance Ombudsman on 1800 640 695 or visit www.phio.org.au for help.



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