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What can we expect?

A guide to private health insurance
for parents-to-be

medibank
I feel better now



The information contained in this brochure is current at 1 January 2011, and supersedes all previously published material.

If you anticipate treatment for which you are expecting a benefit from Medibank Private, please contact us before commencing treatment to confirm that the benefit you expect will be paid.

Membership of Medibank Private, including entitlement to and payment of benefits, is subject to our Fund Rules and policies. A copy of our Fund Rules is available for you to review at medibank.com.au or any of our Medibank stores.

This brochure should be read together with your Membership Guide and Cover Summary.

Happy **birthday** to you

If you're expecting or planning on having a baby, congratulations in advance! We want to make this time as positive and hassle-free as possible.

With just a little preparation on your part, we'll show you how you can make the most of your private health insurance so you can look forward to a happy **birthday**.

This guide answers common questions parents-to-be ask about private health insurance. It doesn't provide details on Medibank's range of products or membership terms and conditions.

Preparing for your pregnancy

Firstly, your hospital cover will need to include obstetrics-related services, which come with a 12 month waiting period.

It's a good idea to check if your cover includes obstetrics-related services as soon as you can, as you may need to change your cover and serve the 12 month obstetrics-related services waiting period.

The information in this guide is generally only suitable for Australian residents who have full Medicare eligibility.

For full details on our covers please see our relevant brochures, visit medibank.com.au or contact us on **132 331**.



Want to check you have the right cover?

Call us on **132 331** to discuss your health cover needs.

Now that you're pregnant

How do you choose a hospital?

Some obstetricians will only practice at certain hospitals and will usually book your hospital stay for you. It's best to book early so you have a better chance of getting into the hospital you and your obstetrician choose.

To help reduce out-of-pocket expenses for our members, Medibank has entered into agreements with a number of private hospitals across Australia as part of our Members' Choice network. This means that by visiting a Members' Choice hospital you'll get better value for money compared to a non Members' Choice private hospital as long as the service you receive is covered by our agreement with the hospital and is included in your cover.

Choosing your obstetrician

In a private hospital

If you go to a private hospital you'll need to choose your own obstetrician. This way you can get consistent care throughout your pregnancy and the birth, subject to your obstetrician's availability.

One good way to find an obstetrician is to speak with your family and friends who've recently given birth. Your doctor will need to provide you with a referral to an obstetrician, so it's important to discuss any preference you may have with your doctor.

In a private hospital you'll have to pay any difference between what your doctor charges you for in-hospital treatment and the total benefits you receive from Medicare and us.

In a public hospital

You can choose to have your own obstetrician even if you're going to a public hospital. This means you'll be treated as a private patient and you'll have to pay any difference between what your doctor charges you for in-hospital treatment and the total benefits you receive from Medicare and us.

Your stay in hospital

If your Medibank cover includes obstetrics-related services:

We'll pay benefits towards:

Private hospital accommodation (less any applicable excess)

- overnight accommodation in a private or shared room
- same day admissions
- labour ward fees/theatre fees
- intensive care

Public hospital accommodation as a private patient (less any applicable excess)

- overnight accommodation in a private or shared room
- same day admissions (shared room only)

For your obstetrician, anaesthetist and other specialist medical services provided while you're in hospital, we pay 25% of the Medicare Benefits Schedule (MBS) fee, and Medicare will cover 75% of the MBS fee.

If your doctor agrees to participate in our GapCover scheme, you will be able to claim part or all of the difference between what your doctor charges and the total benefits you receive from Medicare and Medibank for in-hospital medical services. See page 9 for more information on GapCover

We won't pay benefits towards:

Any out-of-hospital medical services, eg. your pre-natal visits to your obstetrician, ultrasounds or blood tests

Midwife classes or visits

Home births

In-hospital medical costs above the MBS fee not covered under GapCover (please contact us if you have an Ultra bonus amount available on your Ultra Health Cover)

TV, phone calls and newspapers or any other private expenses you incur in hospital not covered by our agreement with the hospital

Any pharmaceuticals (including drugs issued on discharge from hospital) not covered by our agreement with the hospital

What will your stay in hospital cost?

Doctors' fees

Ask your obstetrician how much they'll charge you for their services. It's important that you know your private hospital insurance only pays benefits for services provided while you're an in-patient of a hospital. This means that we'll only pay benefits towards your obstetrician costs while you're admitted to hospital.

For in-hospital medical services, Medicare pays 75% of the MBS fee and we pay the remaining 25%. Your doctor can tell you what your out-of-pocket expenses will be.

However if your doctor participates in GapCover, your in-hospital out-of-pocket expenses may be minimised. The benefits you receive from Medicare are based on the MBS fee set by the Commonwealth Government. Doctors may charge more than the MBS fee.

Generally, if your obstetrician or other specialists who treat you while you're in hospital charge above the MBS fee you may have significant out-of-pocket expenses.

For any out-of-hospital medical expenses, like your pre-natal visits to your obstetrician or other specialists, ultrasounds or blood tests, Medicare pays 85% of the MBS fee. You'll need to pay the remaining part of the fee yourself. Your doctor should tell you what your out-of-pocket expenses for these visits will be.

Hospital stay

We'll cover the costs for hospital accommodation, intensive care and theatre fees in private hospitals in line with your level of cover. You'll need to pay any hospital excess that applies to your level of cover, any private expenses like additional meals or any other expenses not covered by our agreement with the hospital and any pharmaceuticals (including drugs issued on discharge) not covered by our agreement with the hospital.

What will you need to pay the hospital?

You'll need to pay the hospital any excess plus any private expenses, eg. TV or phone calls. Please call us if you're unsure how much your excess is for your level of cover.

You'll receive separate bills from your doctor and specialists for any medical treatment you or your baby receive while in hospital, except in some situations where they agree to charge you no gap under Medibank's GapCover scheme.

For further details on benefits paid for admission to a Members' Choice private hospital, non Members' Choice private hospital and a public hospital, please call us on **132 331**.



The average private hospital costs for having a baby is \$7,461.*

*These figures are an average of Medibank Private's claims information for 2009/10. They include hospital and in-hospital medical charges only.

Are there additional costs for your baby?

Usually your baby is included under your admission when you go to hospital for the birth. As such, your baby is not usually charged as a separate patient of the hospital.

Your baby is covered from the time of birth as long as you add your baby to your membership and you've served relevant waiting periods. Remember to add your baby to your membership as soon as you can after the birth. See page 10 for further information.

What if your baby needs medical treatment in hospital?

If your baby needs to see a paediatrician or other specialist while in hospital, charges will apply, as these visits will be considered as out-patient services. Medicare will pay 85% of the MBS fee for these services. We can't pay for any of the doctor's fee as the baby is not being charged for his or her hospital stay.

If your baby needs to have an operation or go to the special care nursery, he or she will be admitted to the hospital as an in-patient. In this case, you'll need to add your baby to the membership and then we'll cover the costs for hospital accommodation, intensive care and theatre fees in private hospitals in line with your level of cover.

Remember that all of our hospital covers include no excess for children. So, if your baby has been added to your membership, no excess will apply if they're admitted to hospital.

What if you're expecting more than one baby?

If you have a multiple birth, each child after your firstborn will be treated as a separate patient of the hospital. Hospital charges do not usually apply to the firstborn baby of a multiple birth, unless the baby needs to be admitted to hospital for special care. Your second or subsequent babies will be admitted to the hospital as separate patients and hospital charges will apply. Medibank will pay benefits towards these charges to the same level as your cover.

Remember to add your babies to your membership as soon as you can after the birth. See page 10 for further information.

How our GapCover scheme can help minimise your out-of-pocket expenses

When you go to hospital there is usually a gap between the fee your doctor charges you and the total benefits you receive from Medicare and us. Medibank's GapCover scheme can help close this gap. Just follow these four steps or call us for more information prior to admission.

1. Confirm with your doctor if he or she will use GapCover for your treatment.
2. Check if other specialists involved in your treatment will use GapCover.
3. Ask all your doctors for a written estimate of the out-of-pocket expenses (if any) you can expect for your treatment.
4. Find out how your doctors will bill you.

Do you need to add your baby to your membership?

Yes, after the birth of your baby.

How do you add your baby to your membership?

Call us or visit one of our Medibank stores and we'll add your baby to your membership and a new membership card will be sent to you.

If you have a single membership

If you have a single membership you'll need to add your baby within 2 months of the birth so your baby can be covered to the same level as you. Your baby won't have to serve any waiting periods you've already served. This will change your membership from a single to either a family or single parent family membership (depending on your circumstances) from the day the baby is born and increased premiums will also apply from that date. If you wait until after the 2 month period to add your baby, all waiting periods will apply to your baby and increased premiums will apply from the date your baby is added.

If you have a couple or family membership

You can add your baby to your membership at any time after the birth if you have a couple or family membership, and your baby won't have to serve any waiting periods already served by the membership.

Adding your baby to your couple membership will change your membership to a family membership, but your premium will not increase as a result of this change.

Checklist

Before getting pregnant

- ✓ Check if your hospital cover includes obstetrics-related services. If you're unsure, contact us.
- ✓ Check if any excess applies to your hospital cover and if so, the amount payable upon admission.
- ✓ Check whether you'll have served the 12 month waiting period for obstetrics-related services before the baby's due date.

During your pregnancy

- ✓ Choose your obstetrician and hospital.
- ✓ Find out if your chosen hospital is part of our Members' Choice network.
- ✓ Check if your obstetrician and other specialists involved in your treatment will bill you through Medibank's GapCover scheme. If they're using GapCover, ask them for a written quote for any out-of-pocket expenses you might have.

After your baby arrives

- ✓ Add your new baby to your membership.

Need to know more?

This guide is not intended to explain the terms and conditions of membership with Medibank Private. Membership of Medibank Private is subject to our Fund Rules and policies, which vary from time to time. Medibank Private's Fund Rules and Privacy Policy can be viewed at [medibank.com.au](https://www.medibank.com.au) or by dropping into a Medibank store.