

Visitors Cover

frequently asked questions

As COVID-19 (coronavirus) dominates the news and impacts our day-to-day lives, we want to ensure that our members on a Medibank Visitors Cover (an Overseas Worker or Overseas Visitor Health Cover) stay informed by helping you to find useful information.

We'll outline what we know about this virus, point you towards sources with up to date information and advice, plus take you through general hygiene tips to help reduce the risk of infection. We'll also take you through the frequently asked questions about what is included in your Overseas Workers or Overseas Visitors Health Cover.

i Here's what we know

COVID-19 is a respiratory illness caused by a new coronavirus. Coronaviruses are a large family of viruses that can cause illnesses, ranging from the common cold to more severe diseases.

What are the symptoms of COVID-19?

The symptoms can vary, from flu-like symptoms to pneumonia, and may include:

- fever
- coughing
- sore throat
- fatigue
- breathing difficulties

Who is at risk?

Everyone is susceptible to COVID-19. People at higher risk of getting the virus include those who have recently been overseas and people who have been in close contact with someone who has a confirmed case of COVID-19.

Other groups at higher risk include:

- people with weakened immune systems (e.g. cancer)
- elderly people
- people with diagnosed chronic medical conditions.
- Aboriginal and Torres Strait Islander people.

Please refer to the [Department of Health](#) for the latest information about at-risk groups, and [Smartraveller](#) for travel warnings for people going overseas.

Where to get regular updates

As this is a new virus, information about COVID-19 is constantly being updated. As such, the Australian Government is imposing [additional restrictions](#), and posting regular updates and advice on the [Department of Health website](#).

They also provide clear advice on what to do if you are displaying any of the symptoms of COVID-19.

Smartphone users can keep up to date via the [Department of Health's Facebook page](#). You can also download the official government 'Coronavirus Australia' app in the [Apple App Store](#) or [Google Play](#).

The World Health Organization has also published [myth busters](#) to help dispel common misconceptions surrounding COVID-19.

What precautions you can take

At times like these, the basic principles of good hygiene apply. The following steps can help reduce the risk of infection:

- Wash your hands regularly with soap and water.
- Use [alcohol-based hand wash if you don't have access to soap and water](#).
- Where possible, reduce hand contact with outside surfaces.
- Minimise hand contact with your face.
- Cough and sneeze into your elbow.
- Disposing of tissues properly.
- Avoid close contact with anyone who has a fever, or is coughing.

Social distancing

Another way to protect the community is social distancing, which is essentially reducing the contact you have with other people. It includes:

- staying at home if you are unwell, and avoiding close contact with anyone who is unwell
- keeping a distance of 1.5 metres between you and other people when you are required to go out in public
- minimising physical contact, especially with people at higher risk such as older people and people with existing health conditions.

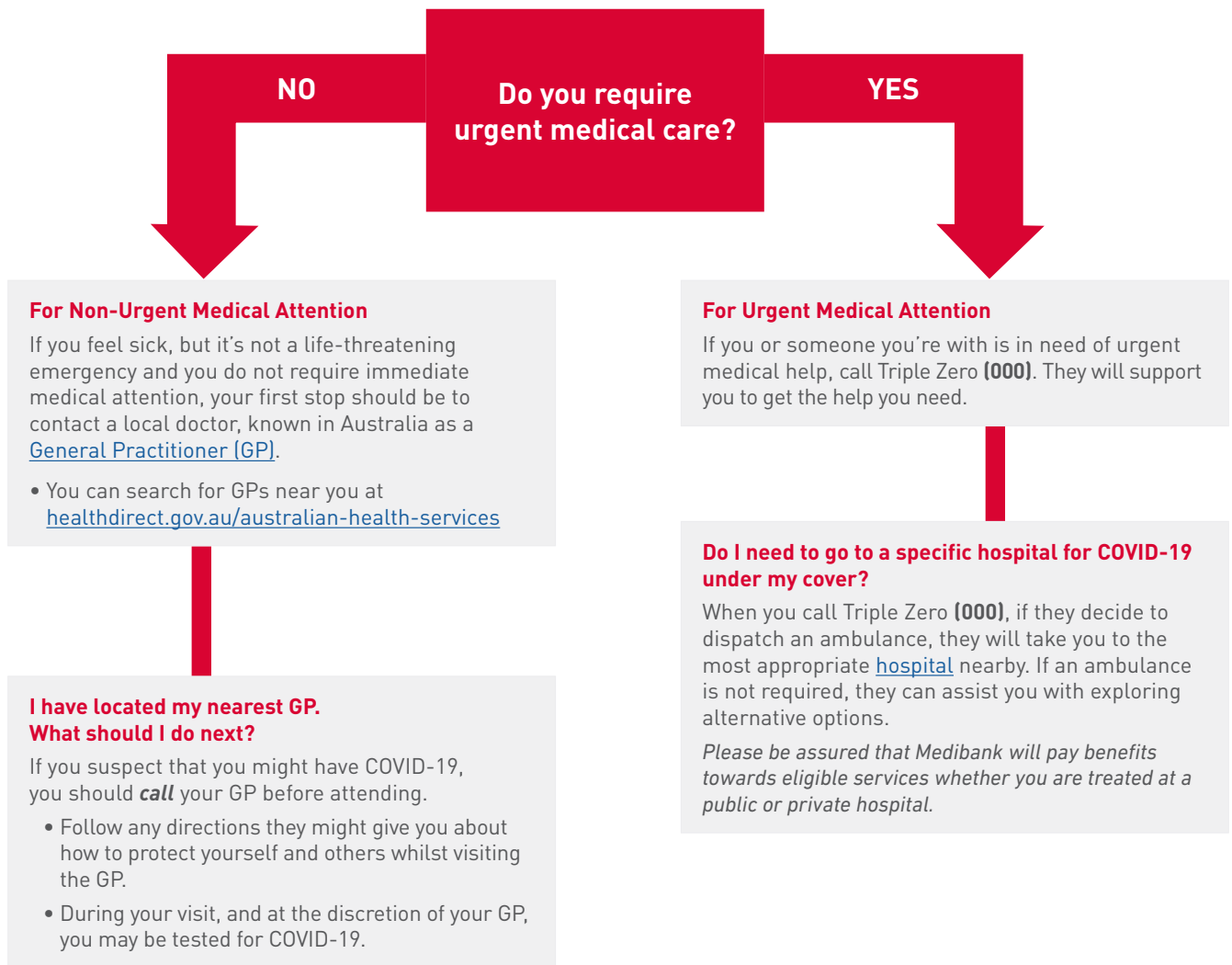
Self-isolation

If you returned to Australia from overseas from midnight 15 March 2020, or have been in close contact with a confirmed case of coronavirus, you will be required to self-isolate.

The Australian Government has prepared some [information](#) around what this means and the advice you should follow.

While we hope you find this information helpful, please note that it is general in nature. It is not health advice and is not tailored to meet your individual health needs. You should always consult a trusted health professional before making decisions about your health care. While we have prepared this information carefully, we cannot guarantee that it is accurate, complete or up to date. And while we may mention goods or service provided by others, we aren't specifically endorsing them and can't accept responsibility for them. For these reasons, we are unable to accept responsibility for any loss that may be sustained from acting on this information (subject to applicable consumer guarantees).

What to do if you believe you might have COVID-19 in Australia



Coronavirus Health Information Line

Call **1800 020 080** if you are seeking information on coronavirus (COVID-19). The line operates 24 hours a day, seven days a week.

- If you require translating or interpreting services, call **131 450**.

Medibank Support

If you are unsure about what to do, have any questions about how you are feeling, or would like to speak to someone about your mental health through this difficult time, call the 24/7 Medibank Nurse and Mental Health Phone Support line:

- 1800 644 325** to speak to experienced nurses and mental health professionals 24 hours a day, 7 days a week

We can arrange an interpreter if you need one. Please be assured that seeking medical help or advice if you are feeling unwell will never impact your visa status, or your Medibank health insurance, even if it occurs in the first 14 days of self-isolation when you arrive onshore.

🔗 How can Medibank Overseas Workers or Overseas Visitors Health Cover help me?

This table shows the COVID-19 related services that are Included or Excluded across most^ of Medibank's Visitors Cover, as well as the benefit amount payable for Included services. You must pay any difference between the benefit we pay and the actual fee charged for the service. If your cover is not listed below, call us on **132 331** for information specific to your Visitors Cover.

COVID-19 Related Services	Overseas Workers				Corporate Overseas Workers		Overseas Visitors		
	Base Hospital	Standard Hospital and Medical	Advanced Hospital and Medical	Premium Hospital and Medical	Health Cover	Health Cover Advantage	Everyday Hospital and Medical	Overseas Visitors Starter Hospital and Medical	Health Insurance
Hospital Accommodation	For an Included service in a Members' Choice hospital or at a Public Hospital (as a private patient), we will pay the cost of overnight and same-day hospital accommodation in a shared or private room, intensive care, theatre fees and labour ward fees, after any excess has been deducted. If you're treated at a Non-Members' Choice Private Hospital for an Included service, we'll generally pay lower benefits towards these and you may incur significant out-of-pocket expenses.								
In-Hospital Medical Services <i>e.g. surgeon, anaesthetist fees, pathology and diagnostic imaging services</i> <i>(except where the Service is Excluded under your cover)</i>	100% of the MBS Fee	100% of the MBS Fee	125% of the MBS Fee	200% of the MBS Fee	150% of the MBS Fee	100% of the cost	100% of the MBS Fee	100% of the MBS Fee	100% of the MBS Fee
Eligible In-Hospital PBS listed Prescription Medicines <i>(for amounts above the member contribution*)</i>	✓ <i>(refer to your Cover Summary)</i>	✓ <i>(refer to your Cover Summary)</i>	✓ <i>(refer to your Cover Summary)</i>	✓ <i>(refer to your Cover Summary)</i>	✓ <i>(refer to your Cover Summary)</i>	✓ <i>(refer to your Cover Summary)</i>	✗	✓ <i>(refer to your Cover Summary)</i>	✗
For all other Eligible Prescription Medicines <i>(for amounts above the member contribution*)</i>	✗	✗	✗	Limited benefits apply <i>(refer to your Cover Summary)</i>	! If packaged with Extras Limited benefits apply <i>(refer to your Cover Summary)</i>	! If packaged with Extras Limited benefits apply <i>(refer to your Cover Summary)</i>	✗	✗	✗
Out-of-Hospital Medical Services <i>(except where the Service is Excluded under your cover)</i>	✗	100% of MBS fee <i>(Excludes Pregnancy and birth services)</i>	125% of the MBS Fee	200% of the MBS Fee	150% of the MBS Fee	100% of the cost	100% of the MBS Fee	100% of the MBS Fee	100% of the MBS Fee
GP Consultation	✗	100% of the MBS Fee	125% of the MBS Fee	200% of the MBS Fee	150% of the MBS Fee	100% of the cost	100% of the MBS Fee	100% of the MBS Fee	100% of the MBS Fee
COVID-19 Testing Outside of Hospital	✗	100% of the MBS Fee	125% of the MBS Fee	200% of the MBS Fee	150% of the MBS Fee	100% of the cost	100% of the MBS Fee	100% of the MBS Fee	100% of the MBS Fee
Telehealth Attendance (COVID-19)	✗	100% of the MBS Fee <i>(Excludes Pregnancy and birth)</i>	125% of the MBS Fee	200% of the MBS Fee	150% of the MBS Fee	100% of the cost	100% of the MBS Fee	100% of the MBS Fee	100% of the MBS Fee
Ambulance Cover	100% of the cost for ambulance attendance or transportation, where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way								
Public Hospital Accident and Emergency and Outpatient Department charges	100% of any 'facility fee' charged by the public hospital for attending their accident and emergency department and outpatient clinic post-operative charges for medical services provided by a medical practitioner and billed without an MBS item number.	100% of any 'facility fee' charged by a public hospital for attending their accident and emergency department and charges for outpatient clinic medical and post-operative services, provided by a medical practitioner and billed without an MBS item number.							

^ If you hold Corporate Overseas Workers Health Cover, Corporate Overseas Workers Health Cover Advantage, Intermediate Visitors Health Insurance, Intermediate 70 Visitors Health Insurance, Top 85 Visitors Health Insurance, Top Visitors Health Insurance or Top Working Visa Health Insurance, call us on **132 331** to discuss how your cover may help you for COVID-19 related services.

* A contribution amount is an amount you are required to pay towards the cost of an eligible pharmaceutical item, which is aligned to the PBS co-payment and indexed annually. Please refer to your Cover Summary or contact us on **132 331** for more information.

What if I have already undergone COVID-19 testing?

If you had already undergone COVID-19 testing before the Australian government released the new MBS item number for COVID-19 testing, your GP may have issued you an invoice with a different MBS item number. You will need to submit your claim to Medibank with the MBS item number on your invoice as per usual.

My Workers and Visitors Cover has an 'Excess'. How will that apply?

Any benefits under your Hospital cover are payable after you have paid any excess applicable to your chosen cover.

An "excess" is the amount you pay towards your hospital admission (same-day or overnight) before we pay any benefits. The excess applies per member, per calendar year and it doesn't apply to child or student dependants on a family membership. Some hospitals may require you to pay the excess at the time of admission.

Do any waiting periods apply to my Workers and Visitors Cover?

It's important to note that the standard 12 month waiting period applies for treatment of a pre-existing condition (PEC).

This means that benefits would not be payable for any admissions related to a pre-existing condition within the first 12 months of commencing or changing cover.

What is a PEC?

An ailment, illness or condition that, in the opinion of a medical practitioner appointed by Medibank or ahm, the signs or symptoms of which existed at any time in the six month period ending on the day you became insured under the membership or changed cover.

What happens where I am admitted to hospital for COVID-19 and I require treatment for an Excluded Service?

A hospital admission for COVID-19 would generally be considered a 'medical admission' and an Included service under all Medibank Visitors Covers.

However, it's important to note that in the unlikely event of severe complications (typically due to underlying pre-existing conditions) leading to surgical or further interventions, the admission may not be payable if the treatment provided falls within an Excluded service under your Visitors Cover.

e.g. If you hold Overseas Visitors Everyday Hospital and Medical cover (which Excludes Heart and Vascular system services) and you develop Pneumonia and subsequently suffer from heart failure, you may not be covered for the treatment provided.

As with any hospital treatment or medical services, there may be some out-of-pocket costs even where the admission is payable.

If you have questions about your level of cover, please contact us on **132 331**.

Not sure if your cover is right for you?

If you want to review your cover, please contact us on **132 331**.