



preparing for your hospital stay



central west
health cover

Preparing for your hospital stay checklist

If you know you are going to be admitted to hospital, it's important to call Central West Health first to discuss any out-of-pocket expenses you may incur. You will need:

1. Provider name;
2. Hospital name;
3. Item numbers for any procedures; and
4. Prosthesis item numbers.

Here is a checklist of things you **may** need to consider when you go into hospital.

Accommodation (page 3)

- | | | |
|---|------------------------------|-----------------------------|
| Will you have a private room? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Will you have a shared room? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Do you have any co-payment for your room? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Will you have an excess to pay if you stay overnight? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Theatre/Labour ward (page 4)

- | | | |
|---|------------------------------|-----------------------------|
| Are you going to need a theatre/labour ward? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Do you have a co-payment for the theatre/labour ward? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Common Medical Specialists (page 1-2)

Will you need any of the following Medical Specialists?

- | | | |
|--------------------|------------------------------|-----------------------------|
| Surgeon | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Surgical assistant | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Anaesthetist | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Pathologist | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Radiologist | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Prostheses (page 5)

- | | | |
|---|------------------------------|-----------------------------|
| Will you need a prosthesis when you go to hospital? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Is your prostheses fully covered? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Pharmaceutical (page 5)

- | | | |
|--|------------------------------|-----------------------------|
| Will you need any drugs when you're in hospital? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|--|------------------------------|-----------------------------|

Pre-existing Ailments (page 7)

- | | | |
|--|------------------------------|-----------------------------|
| Have you taken out hospital cover or upgraded your hospital cover in the past 12 months? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|--|------------------------------|-----------------------------|

[If yes, the condition for which you are being admitted to hospital may be subject to the Pre-existing Ailment rules.]

Please note, this is a guide only. There may be other things you need to consider when you're admitted to hospital. If you're not sure about the answers to the above questions, it's important that you contact Central West Health on 133 206.

Helpful information and advice for people who are going into hospital

About this brochure

When you need to go into hospital, your first priority should be to get better. The last thing you need is to worry about the cost of your treatment and whether it's covered or not.

We've put together this brochure to help alleviate your concerns by providing you with important and useful information.

In this brochure we will answer questions such as:

- What will Medicare cover?
- What will my Central West membership cover?
- Will there be anything that I need to pay for?
- How will I make a claim?

This brochure will provide you with a good guide to your costs, and explain what questions to ask of your medical practitioners and hospital. By contacting us with all these details we can provide a full costing over the phone and confirm it in writing.

What will Medicare cover?

For all in-hospital or licensed day hospital medical procedures the Federal Government sets a Medicare Benefit Schedule (MBS) fee. Medicare will cover you for 75% of the MBS fee for private in-hospital medical services.

What is the Medical Gap?

The Medical Gap is the difference between the MBS and the amount medical practitioners charge for services provided to private patients admitted to a hospital or licensed day hospital facility.

Medicare covers 75% of the MBS fee for private in-hospital medical services and if you have Central West Hospital cover, Central West pays the remaining 25%. This means there is no Medical Gap to pay **provided your medical practitioner charges no more than the MBS fee.**

However, many medical practitioners do charge more than the MBS fee. Having Central West Hospital cover means that you can substantially reduce the gap or avoid having to pay the gap at all.

Will Central West Health Cover eliminate or reduce my medical gap?

All levels of Central West Hospital cover include Central West's Medical Gap cover.

Central West's Medical Gap cover could either eliminate or reduce your Medical Gap for in-hospital treatment provided by a wide range of Medical Practitioners in Australia.

It's important to note that Central West's Medical Gap cover only applies for treatment provided when you are admitted to a hospital. However, limitations and exclusions do apply for some cosmetic and reconstructive surgery items and for treatment that is excluded from your level of Central West Hospital cover.

This means that Central West is unable to pay benefits for medical fees charged for services provided out of hospital, such as consultations in Medical Practitioners' rooms, or pathology or radiology services performed where you're not admitted as a patient in a hospital.

In certain cases such as maternity, you may have substantial out-of-pocket expenses for visits to your Medical Practitioner, before and after hospitalisation.

It is important that you ask your Medical Practitioner to explain all of the out-of-pocket expenses that you may be responsible for, including all expenses for treatment and services which are provided while you are not in hospital.

To find out if your Medical Practitioner is fully covered by Central West Health Cover, simply call us on 133 206 before you arrange a hospital stay.

How can I find out what my Central West Health policy will cover?

By simply calling us on 133 206, one of our Member Service Consultants can give you greater detail on your personal Central West Health benefit entitlements over the phone.

We can advise:

- If your Central West Health membership is paid and current;
- If the procedure is covered under your particular level of cover;
- If all waiting periods have been completed, especially pre-existing waiting periods; and
- How much you will be out-of-pocket for your hospital stay, in relation to:
 - accommodation charges;
 - theatre charges;
 - pharmacy items (if applicable);
 - hospital excess (if applicable); and
 - prosthesis items (if applicable).

So that we can provide accurate advice, you will need to have the following information available before you call us:

- The name of the hospital;
- Whether you are a day patient or an overnight patient;
- Surgeon's name;
- Anaesthetist's name;
- The item number/s and the Medical Practitioner/s fee/s for the procedure/s to be performed (please ring your surgeon for this information); and
- The item number of any surgically implanted prostheses to be used in your procedure.

Maternity patients – Important note

If a newborn baby is added to the membership within 30 days of birth, the baby will be credited with the length of membership of the parent with the longest served policy and will be deemed to have served the same waiting periods.

Hospital co-payments – what to expect

Accommodation: Will I be in a private or shared room?

COMPREHENSIVE HOSPITAL COVER

Comprehensive Hospital fully covers you for a private room in a public hospital or a Central West contracted private hospital. You are also fully covered for a shared room in a public hospital or any Central West contracted private hospital.*

FAMILY HEALTH HOSPITAL COVER

Family Health Hospital fully covers the cost of shared room accommodation in all public or Central West contracted private hospitals – less any excess that may be applicable.*

If you are admitted into a private room in a hospital, your Family Health Hospital cover will only pay a benefit equivalent to the cost of a shared room – less any excess that may be applicable.

YOUNG AND HEALTHY HOSPITAL COVER

Young and Healthy Hospital fully covers the cost of shared room accommodation in all public or Central West contracted private hospitals – less any excess that may be applicable.*

If you are admitted into a private room in a hospital, your Young and Healthy Hospital cover will only pay a benefit equivalent to the cost of a shared room – less any excess that may be applicable.

MATERNITY PATIENTS – IMPORTANT NOTE

Newborn babies are not considered to be patients in a hospital unless they are admitted to a special care facility, or the baby is part of a multiple birth. In these situations, the newborn baby is admitted to the hospital and accommodation charges will apply.

*Please note there are also benefits payable for treatment in private hospitals that are not contracted with Central West. For more details refer to page 8. Visit our website at centralwesthealth.com.au for an up-to-date listing of Central West contracted private hospitals or contact us on 133 206.

Will I have to pay a Hospital Excess?

COMPREHENSIVE HOSPITAL COVER

There are three levels of Comprehensive Hospital cover available to you, Nil Excess, \$100/\$200 Excess or \$200/\$400 Excess. The higher your excess, the lower your premium.

Comprehensive Hospital 100

For an overnight hospital stay, an excess of \$100 will apply per person, per calendar year. A maximum of \$200 per family membership, per calendar year applies. If you don't stay overnight, no excess is payable.

Comprehensive Hospital 200

For an overnight hospital stay, an excess of \$200 will apply per person, per calendar year. A maximum of \$400 per family membership, per calendar year applies. If you don't stay overnight, no excess is payable.

FAMILY HEALTH HOSPITAL COVER

For an overnight hospital stay, an excess of \$300 will apply per person per calendar year. A maximum excess of \$600 per family membership per calendar year applies. If you don't stay overnight, no excess is payable.

YOUNG AND HEALTHY HOSPITAL COVER

For an overnight hospital stay, an excess of \$150 will apply per person per calendar year. A maximum excess of \$300 per calendar year applies for couples. If you don't stay overnight, no excess is payable.

Theatre and Labour ward fees

COMPREHENSIVE HOSPITAL COVER

Comprehensive Hospital fully covers you for theatre and labour ward fees charged by private hospitals. Public hospitals do not charge fees for hospital theatres, procedure rooms or labour wards. No benefit is payable on theatre charges for cosmetic procedures.

FAMILY HEALTH HOSPITAL COVER

Family Health Hospital fully covers you for theatre and labour ward fees charged by private hospitals excluding joint replacement, heart procedures, major eye surgery including cataracts, psychiatric, cosmetic surgery and sterilisation reversals where no theatre benefit is payable by Central West. Public hospitals do not charge fees for hospital theatres, procedure rooms or labour wards.

YOUNG AND HEALTHY HOSPITAL COVER

Young and Healthy Hospital fully covers you for theatre fees charged by private hospitals excluding maternity, joint replacement, heart procedures, major eye surgery including cataracts, psychiatric, cosmetic surgery, assisted reproductive services (including IVF) and sterilisation reversals where no theatre benefit is payable by Central West. Public hospitals do not charge fees for hospital theatres, procedure rooms or labour wards.

Pharmaceutical

PBS DRUGS

If the drugs you receive while in hospital are covered under the Pharmaceutical Benefit Scheme (PBS), Central West does not pay a pharmacy benefit as these drugs are already subsidised by the Government. There may be a gap that you'll be required to pay.

NON-PBS DRUGS

If the drugs you receive while in hospital are non-PBS and approved drugs, Central West will pay a benefit up to a total of \$2,000 per hospital stay.

Am I covered for prostheses?

All levels of Central West Hospital cover entitle you to a benefit for prostheses as long as you are admitted to hospital for the procedure. No benefit is payable for prostheses implanted during a procedure that is specifically excluded from your level of cover.

Most prostheses are fully covered however there are some that may attract an out-of-pocket expense. Please be assured that there is at least one fully covered prosthesis available for every surgical procedure that you may need, so we suggest you discuss the choice of prosthesis with your Medical Practitioner.

HOW DO I FIND OUT IF I AM FULLY COVERED FOR MY PROSTHESIS?

It is important to talk to your Medical Practitioner to find out whether a prosthesis will be used during your procedure. Once you have confirmed this, you will need to know the item number of the prosthesis you need and the item number of the procedure you will be having. When you have this information, simply call a Member Service Consultant on 133 206 so we can confirm the amount of any gap you may need to pay.

Other sundry hospital charges

During your hospital stay, additional costs may occur for extras such as aid recovery equipment (like splints and braces). Contact your hospital direct, prior to your stay to see what, if any, additional hospital charges will apply to you.

Paying my medical accounts – how do I claim?

When you have a hospital stay, you could receive up to four different types of accounts. These are:

- Hospital;
- Medical;
- Pharmaceutical; and
- Prostheses.

Hospital accounts

In most cases, hospital in-patient and day-patient accounts will be forwarded directly to Central West for payment. If the Central West benefit covers the entire hospital account you will not receive any further account from the hospital. If there is a gap between the hospital account and Central West's benefit, the hospital will send you an account for the balance owing to your home address.

In paying this account, you will need to forward your payment together with the account for the outstanding amount to the hospital. Central West will send you confirmation in writing of what benefit was paid relating to your hospital stay.

If you do receive an account for the full amount outstanding (no benefit has been paid), complete a claim form, attach the original account and send to PO Box 577, Lithgow NSW 2790. Please do not send any hospital accounts directly to Medicare.

Medical accounts

[eg surgeons, anaesthetist, pathology, radiology etc.]

Depending on your medical practitioner, your medical accounts will be handled differently. For example, some Central West Fully Covered and Known Gap Covered medical practitioners utilise Central West's Simplified Billing system – where members DO NOT receive a medical account at all, as your accounts are handled directly between your medical practitioners and Central West.

Prior to your hospital stay, we suggest that you contact us, and discuss the billing arrangements your medical practitioner has with Central West. This way, you can be informed in advance of how your medical and hospital accounts will be handled.

Talk to one of our Member Service Consultants by calling 133 206.

Paying medical accounts in advance

Some medical practitioners provide a discount to patients who choose to fully pay for medical services prior to surgery, and then make their Medicare/Central West benefit claims later. For details of this option, you need to speak directly to your medical practitioners.

Pharmaceutical accounts

PBS DRUGS

If the drugs you receive while in hospital are covered under the Pharmaceutical Benefit Scheme (PBS), Central West does not pay a pharmacy benefit as these drugs are already subsidised by the Government. If any non-authorized drugs are used, the hospital will send you an account directly for any balance owing.

NON-PBS DRUGS

If the drugs you receive while in hospital are non-PBS and approved drugs, Central West will pay a benefit up to \$2,000 per hospital stay.

Some hospitals may include your pharmaceutical charges on your hospital account, while other hospitals will send you a separate pharmaceutical account. Contact your hospital direct if you wish to confirm how you will receive your accounts.

Please note that drugs prescribed for discharge and drugs not associated with the reason for admission are not covered by Central West.

Prostheses accounts

Provided that the surgically implanted prosthesis is listed on the Fully Covered Schedule, you won't have an out-of-pocket expense. In most cases prostheses are included on your hospital account so you won't get a separate account. If you do receive an account, to claim benefits complete a Claim form, attach your Provider's original account and submit to us.

Excess accounts

In nearly all cases, if an excess applies to your level of Central West cover, the hospital will request payment of the excess on admission or discharge from hospital.

What is a pre-existing condition or ailment?

An ailment, illness or condition, the signs or symptoms of which, in the opinion of an independent medical practitioner appointed by Central West Health, existed at any time during the six months before you became a Hospital member or transferred to a higher level of Hospital cover.

It is not necessary for the ailment, illness or condition to have been diagnosed in the six month period prior to taking out hospital cover or upgrading – only that the signs or symptoms were, or would have been evident. These signs or symptoms should have been reasonably apparent to either the member, or a reasonable general practitioner had the member been examined in the six month period.

Frequently asked questions

What other costs might I incur while I'm in hospital?

You will need to contact the hospital in which you are planning to stay to get more details on what your out-of-pocket expenses are likely to be.

If I have questions about my membership while I'm recuperating can someone else do that on my behalf?

Yes, they can. We can provide information such as the policy type, if the policy is financial, if the relevant waiting periods have been met, and if any excess, exclusions, or limitations apply. They will need to have your membership number, your full name, date of birth and address, and they will need to identify themselves when they call (e.g son/daughter or other relative/friend).

Important to note: information is only provided that is in the best interests of the member.

Central West Health remains committed to ensuring the privacy and security of personal information remains protected.

While I'm recuperating, can someone else collect Central West Health Claims for me on my behalf?

If you have Couple/Family membership, your partner can collect claims on your behalf. If you do not have a partner on your membership and you think you may be recovering for some time, you should think about completing a Permanent Authority form prior to your hospital admission. A Permanent Authority form allows you to authorise a person to collect benefits on your behalf. This form is available by calling one of our Member Service Consultants on 133 206.

What if I attend a hospital which isn't contracted with Central West Health?

If you visit a hospital that isn't contracted with Central West Health, we will pay a benefit equivalent to the lowest amount we would pay a contracted hospital in the state the treatment was received. To find out more visit our website centralwesthealth.com.au or call a Member Service Consultant on 133 206.

We're here to help

As you can see from the contents of this brochure, the financial situation regarding your hospital stay can be quite complex. Knowing what is covered by Medicare, what is covered by Central West, what Gap payments will be required, what pharmaceutical and other payments will be incurred and what excess is payable all depend on your individual circumstances.

Therefore, we suggest you let us provide the answers. Just obtain the details of your medical practitioner's names, procedures and other information listed earlier in the brochure and call Central West on 133 206 before you go into hospital. We will confirm all the financial arrangements for you, allowing you to concentrate on getting better.

Central West Health Cover

Postal Address

PO Box 577, Lithgow NSW 2790

Telephone Enquiries: 133 206

Monday to Friday 9am to 7pm

Facsimile: 1800 611 821

Website: centralwesthealth.com.au

Email: welcome@centralwesthealth.com.au

HealthGuard Health Benefits Fund Limited ABN 26 054 321 274 is a Private Health Insurer under the Private Health Insurance Act 2007, carrying on business as Central West Health Cover and under other business names.

The information in this brochure was correct at 1 April 2008. Minor changes may have occurred since that date. If major changes occur, the brochure will be replaced.

Details of any minor changes can be obtained from Central West Health Cover.