

Closing the Gap Checklist

Keep this checklist handy. You may not need it now, but if you ever need to go to hospital or day surgery, it will help in Closing the Gap.

Ask your GP...

Can you refer me to a specialist who usually provides the treatment in a hospital or day surgery I require with no gap to pay, for people in my health fund?

When making an appointment to see your specialist, ask...

Can the specialist provide my treatment with no gap for me to pay, with my health fund?

If not, you can ask your GP to refer you to another specialist.

When you first see the specialist, ask...

How much do you expect to charge for the services you will provide me in hospital or day surgery?

How much, if any, will I have to pay myself?

You should also ask your specialist...

Are there any other specialists involved in my treatment in hospital (eg. anaesthetists, pathologists)?

Will I have to pay a gap for the treatment they provide?

If the specialist can't tell you, ask how you can find out.

Closing the Gap at a glance

Check with your health fund to make sure your policy includes cover that helps you avoid the Gap.

Ask your GP for a referral to a specialist who usually provides the treatment you require with no gap to pay, for patients in your fund.

Ask your specialist if they will provide your treatment with no gap for you to pay. If not, ask them what that gap amount will be.

Check with your specialist if you will need to pay a gap to other doctors involved in your treatment.



**How to
get the
most out
of your
private
hospital
insurance.**

For more information talk to your health fund.
Or you can call the Commonwealth Department of
Health and Aged Care private health information
line on 1800 676 296.

Or visit our web site www.health.gov.au



Closing the Gap

The Commonwealth Government is making private health insurance even better value.

The ongoing 30% Government Rebate has made private insurance affordable for more Australians and Lifetime Health Cover rewards people who take out private hospital insurance early and keep it.

But one thing that has worried people about their private health insurance is the Gap – the cost of doctors' services in hospital not covered by Medicare and private insurance.

What has changed?

Now Commonwealth Government legislation is helping to close this gap.

All health funds can now provide cover that can help you to avoid the Gap when you go to hospital. This means that your health fund can now pay this gap amount for you, which makes private insurance even better value.

With most funds, all but their most basic policies now include cover that can help you to avoid doctors' gaps when you go to hospital, at no added premium to you.

Talk to your health fund to make sure your policy includes this kind of cover, and to find out how to use it.

Once you have made sure your private hospital insurance includes cover that helps you avoid the Gap, you need to understand how to use it, if you ever need to.

This brochure sets down some guidelines to help you understand how to close the Gap. Keep it handy, in case you ever need to go to hospital or day surgery.

How does Closing the Gap work?

Health funds and specialists are now entering into arrangements that mean when you go to hospital or day surgery, you can receive doctors' services with no gap to pay.

In many cases, your specialist will agree to provide your treatment with no gap for you to pay. This means that Medicare and your health fund will cover the total cost of doctors' services in hospital, and you won't have to pay any extra from your own pocket.

But while the majority of doctors' services in hospital are already gap-free, it is important to know that not all specialists are participating, and specialists don't necessarily have arrangements with all health funds.

There are cases where your specialist will decide to charge you a gap, even when he or she has an arrangement with your health fund. However, your specialist should let you know – before treatment – what the gap amount will be. This is called 'known gap' and it helps take the surprises out of hospital treatment.

How do I know if my specialist participates with my fund?

There are several ways. When your GP first talks with you about referring you to a specialist, ask to be referred to a specialist who usually provides the treatment in hospital you require with no gap to pay for people in your fund. If your GP is not sure which specialists do this, he or she can phone your fund or the specialist to check.

Or your GP can give you the details of some suitable specialists and you can call your fund and check if the specialists usually provide hospital treatment with no gap to pay.

Or if you wish, you can check with the specialist before you make an appointment.

What do I ask my specialist?

At your first consultation with the specialist, you should ask if he or she will be providing your treatment in hospital with no gap for you to pay. If, after your consultation, your specialist decides he or she is unable to provide your treatment with no gap for you to pay, ask what the gap amount will be. Remember, you are entitled to know how much you will have to pay from your own pocket.

At this point, you can choose to accept the amount they will be charging you. Or if you're not happy with the amount they will charge, you can ask your GP to refer you to another specialist.

What about other specialists involved in my procedure?

With any procedure, it is likely that there will be other doctors involved, like an anaesthetist, assistant surgeon, pathologist or radiologist. Because it is unlikely that you will see these other doctors before your treatment, you should also check with the specialist if you will need to pay a gap for treatment provided by any of these other doctors.