



Australian Government

Private Health Insurance Ombudsman

Podiatric Surgery

Information about specialist surgical treatment by accredited podiatric surgeons

What is Podiatric Surgery?

Podiatric surgery is a specialist field in the podiatry profession. Podiatric surgery is the surgical treatment of conditions affecting the foot, ankle and related lower extremity structures by accredited and qualified specialist podiatrists.

On 16 March 2005, the Minister for Health and Ageing approved a number of podiatrists to be accredited podiatrists (podiatric surgeons) for the purpose of paying private health insurance benefits.

What podiatric service costs will my fund cover?

When foot and ankle surgery is performed by an accredited podiatrist, funds are required to pay the minimum default benefit toward hospital costs. The default benefit covers the accommodation cost of being treated as a private patient in a public hospital in a shared room (a private room may attract an out-of-pocket expense) but only covers a portion of the accommodation cost and none of the theatre fee in a private hospital. Funds must also cover the cost of a prosthesis that is associated with the surgery and is listed on the Government approved Protheses list.

As there is no Medicare item number for a podiatric surgeon's services or the associated anaesthetist's service, it is not mandatory for a health fund to pay benefits from their hospital tables for these medical costs. Medicare will not provide a benefit toward the surgeon and anaesthetist's fees.

It is important to know that if your Podiatric Surgeon is NOT accredited for the purpose of paying private health insurance benefits, then your health fund will only be able to pay a benefit under general treatment (extras) cover and no hospital benefit will apply.

However, health funds may consider paying benefits for such medical costs from their hospital treatment policy. It is essential to remember that a fund is not required to pay a benefit toward the medical fees and to do so would be at the funds discretion.

How do I find out what my health fund will pay and what I will pay?

Before undergoing any medical treatment you should discuss your treatment with your Podiatric Surgeon and request a treatment quote which will outline the costs.

Podiatric Surgeons are aware that most funds do not pay a benefit under hospital cover for their services and should advise their patients of the likely costs that the patient will bear prior to treatment.

You should also ask your anaesthetist and your hospital about any extra money you may have to pay out of your own pocket, as these costs may not be fully covered.

When you have received a quote from your Podiatric Surgeon, contact your fund to confirm what benefits you are eligible for. After discussing with your health fund, you will be able to determine your out-of-pocket expenses before proceeding with treatment.

More Information

To check and upgrade your cover, contact your health fund. To obtain quotes and find out your out-of-pocket expenses, contact your health fund and your doctor. For more information on private health insurance, contact our office:

Websites: www.phio.org.au and www.privatehealth.gov.au

Phone: 1300 737 299