



Informed Financial Consent Checklist

Questions to ask before going to hospital

Ask your treating doctor or specialist:

- How much is your fee?
- Will you participate in my health fund's Gap Scheme?
- Will all of your fee be covered under my private health insurance or will I have to pay a gap out of my own pocket?
- If I have to pay a gap, how much will that be?
- What if I can't afford to pay this gap?
- Which other doctors and medical staff will be involved in my treatment?
- How can I get information about their fees and if they will be covered by my private health insurance?
- Am I having a surgically implanted device or prosthesis? Will the cost of this be covered by my health fund or will I have to pay a gap?
- What is the Medicare Benefits Schedule item number for the procedure I am having?

Ask your health fund:

- Does my policy cover me for this procedure or service?
- Do you have a contract with the hospital I'm planning to use?
- Does my doctor participate in your Gap Scheme?
- Under my policy, do I have to pay an excess or a co-payment or any other charges? If so, how much?
- Will I have to pay extra for my hospital accommodation, my doctors' fees and those of anyone else involved with my treatment, or is it all covered under my policy?

Ask your hospital:

- Does this hospital have an agreement with my private health fund?
- Will I have a gap to pay for my hospital accommodation?
- What else do I have to pay for out of my own pocket during my time in hospital?

More Information

For general information about private health insurance and to compare health insurance policies, contact the Private Health Insurance Ombudsman:

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

Phone: 1300 737 299