

# Have you, a friend or relative, been admitted to the Prince of Wales Hospital through the **Emergency Department?**

## Are you a member of a private health fund?

### Did you know?

If you are admitted through the Prince of Wales Hospital Emergency Department you will be offered the choice of being treated under the Hospital's 'no gap' billing arrangement.

By choosing to use your private health insurance you are directly helping the Prince of Wales Hospital to continue to better serve the local community.

### The Emergency Department 'no gap' billing arrangement entitles you to:

- ↘ Have the private health insurance excess applicable to your admission waived
- ↘ Have no extra costs or out-of-pocket expenses for your clinical care
- ↘ Be admitted under an appointed specialist and their team

The Prince of Wales Hospital is committed to providing you with the highest quality of care in a safe and caring environment.



# Using your Private Health Insurance at the Prince of Wales Hospital

## Frequently asked questions (FAQs)

For patients who have been admitted to hospital through the Emergency Department, Prince of Wales Hospital has a 'no gap' billing arrangement for those who wish to use their private health insurance.

### What does this mean?

If you choose to use your private health insurance, you will not have to pay any extra costs.

The Emergency Department 'no gap' billing arrangement may be offered to you if you:

- ✘ have a Medicare card
- ✘ have private health insurance
- ✘ are admitted to Prince of Wales Hospital from our Emergency Department.

### Will I know if my private health insurance covers me for my stay and treatment at Prince of Wales Hospital?

Yes, our Patient Liaison Officers will check your level of health insurance cover for you with your private health insurer to confirm your cover level and type. If your private health insurance does not cover your stay and/or treatment (e.g. eligibility for a single room), our Patient Liaison Officers will let you know.

### Will I have any out-of-pocket expenses?

No, we will guarantee you no out-of-pocket expenses for your acute clinical care and treatment.

Most anaesthetic specialists have committed to the no out-of-pocket expenses. If you are advised by your anaesthetist that there may be additional charges, please contact the Patient Liaison Office on 9382 3952 so we can endeavour to arrange an alternative option.

### Nursing Home Type Patients

If you no longer require acute care treatment you will become a Nursing Home Type patient. Patients that fall under this category of care will be required to pay a daily contribution fee.

We will advise you seven days prior to this taking effect.

### Will I receive any invoices for my stay and treatment?

Because Prince of Wales Hospital uses a variety of billing systems and/or providers you may receive an invoice. If this occurs please contact the Patient Liaison Office on 9382 3952 and they will help organise payment. Under no circumstances should you pay this invoice yourself.

### Will I be charged an excess by my private health insurer if I elect to be treated as a private patient under the 'no gap' billing arrangement?

No. While your private health insurance normally charges an excess, we will waive this for your admission. However, if you are transferred to a private hospital you may be responsible for any remaining excess on your policy.

### What if I want another doctor than the one appointed to care for me?

If the doctor has admitting rights to Prince of Wales Hospital, then you can choose this doctor. However, you may experience some out-of-pocket expenses. Please discuss these potential costs with your doctor.

### How does Prince of Wales Hospital benefit if I use my private health insurance?

The money received from your health fund is paid directly to Prince of Wales Hospital. It is re-invested to improve facilities, services, equipment and training.