

How to pay less for your procedure

It's our job to make sure you have all the information and answers you need before going to hospital, including advice on how to reduce your medical costs. We've put together some tips that can help reduce or even eliminate your medical out-of-pocket costs.

Our top tips:

- ✓ Don't be afraid to ask questions.
- ✓ Always ring Health Partners to discuss your situation or if you don't understand your out-of-pocket costs.
- ✓ Ask for all your costs in writing.
- ✓ If possible, know your costs and payment details before going to hospital.

Talking with your GP

Your GP is there to help you with anything you're unsure about, so be open and honest at the beginning.

Here are a few key points to talk about with your GP:

- Check if they're able to bulk bill consultations in certain situations or offer concessions.
- Ask for two or three specialist recommendations or even better, ask for an unnamed referral – it's your right to seek opinions and compare costs.
- Ask if they're able to request bulk billed diagnostic testing on your behalf.
- Check they will give access to your medical information, like test results, if a second opinion is required.
- Discuss if the Medicare Safety Net is suitable for your situation.
- If affordability is a genuine issue, ask your GP to note this to the specialist in their referral.

When visiting a specialist

It's important that you feel comfortable about all areas of your proposed treatment. It's your specialist's job to help you understand all aspects and answer any questions you may have.

Here are a few key points to talk about with your specialist:

- Depending on your financial situation, ask if they can bulk bill consultations.
- Ask for a written breakdown of all costs associated with your procedure, including MBS item numbers.
- Ask for the fees of any other doctors involved, such as an assistant surgeon or anaesthetist.
- Will they participate in Health Partners Access Gap Scheme? This will help reduce or eliminate your medical out-of-pocket costs.
- Check if they practice at a Health Partners Participating Hospital.
- Discuss your follow-up consultations and post-treatment costs, including rehabilitation, like physio.

- Ask if you have the option of working with a team that will provide the lowest out-of-pocket costs.
- Check how and when they bill. If you're concerned about paying, ask about payment plans.
- Check if they're charging any hidden or extra costs, like booking or administration fees – these fees are not valid charges and should be questioned if in doubt, ask Health Partners.

With the hospital

Before your procedure, here are a few things to go through with the hospital:

- Going to a public hospital:** Ask for a written estimate of all costs associated with your procedure as a private and public patient.
- Going to a private hospital:** Check if the hospital is a Health Partners Participating Hospital.
- Check if you'll have extra costs, like car parking or medicines.

What's the Health Partners Access Gap Scheme?

Access Gap is an agreement Health Partners has with a network of specialists designed to lower or eliminate medical out-of-pocket costs for patients undergoing a procedure in hospital.

If your specialist participates, you'll have either no medical gap or a reduced gap. This amount should be disclosed to you in writing upfront, prior to your procedure. Health Partners is billed directly, not you, making your claiming easier. Ask the specialist upfront whether they'll apply the Access Gap for your situation.

Register for Medicare Safety Net to pay less

If you think you'll need to see doctors or have tests done frequently, think about registering for the Medicare Safety Net. It means that once you reach a Medicare Safety Net threshold, you'll receive a higher Medicare benefit for out-of-hospital costs such as doctors' visits and diagnostic tests like x-rays and ultrasounds. They'll still cost the same, but Medicare will give you a higher benefit back, so you pay less.

For more information visit mbsonline.gov.au

For more useful information search 'going to hospital' at healthpartners.com.au



Call us first before planning surgery
1300 113 113
Plan better | Pay less | Recover easier