



Health insurance and your pregnancy journey.

HealthPartners

When it's time to go to hospital to have your baby, the last thing you want to worry about is your health insurance.

That's why we've put together this information to make things easier for you. It's written in three main sections:



Before you have your baby



While you're in hospital



After you have your baby

Read this with our 'Going to hospital' brochure, to fully understand how your hospital visit will work. For specific questions about your pregnancy and delivery, speak to your obstetrician, midwife or GP.

Before you have your baby

Is pregnancy covered?

Pregnancy is included on Health Partners Gold hospital covers. It includes all birth-related procedures, your hospital accommodation and the care you receive in the labour ward.

Contact us to confirm if pregnancy is included in your hospital cover and whether waiting periods have been served.

Is there a waiting period?

There's a 12 month waiting period for pregnancy cover. To be eligible for benefits, your baby's delivery date (not 'expected' or 'due' date) must be after the 12 month period. This means, if you want private hospital care during your pregnancy and labour, you'll need to take out hospital cover that includes pregnancy and birth, before you fall pregnant.

If you're already pregnant but only joined or upgraded your hospital cover in the last 12 months, your benefits may be lower or you may not be entitled to any benefits.

Call us to find out more, or for advice on the best level of cover if you're planning a family in the near future.

Your pregnancy care options

You may be wondering where to go and who to speak to about the care options available to you. Often it's your GP who will discuss these options with you, and based on several factors such as your personal health and history, you can decide on the best option for you.

+ Private patient in a private hospital

Your pregnancy, labour and birth will be managed by a private obstetrician of your choice. Your antenatal (pregnancy) visits will be at the private rooms of the obstetrician.

+ Private patient in a public hospital

You'll give birth in a public hospital maternity unit under the care of your private obstetrician and the hospital team.

+ Public patient in a public hospital

There are a range of options that may be available to you at a public hospital, for example, you may have the option of care provided in a public hospital birth centre or by the hospital team at their maternity unit.

If you choose to be a private patient, you'll need your health insurance to help cover the costs.



Finding your obstetrician

One of the great things about being a private patient is that you get to choose your own obstetrician. This is an important consideration that is usually decided during your first trimester.

- Your GP is a great source of information and may recommend or refer you to a number of obstetricians.
- You can search a list of practising obstetricians at ranzcog.edu.au (the Royal Australian and New Zealand College of Obstetricians and Gynaecologists).
- Or perhaps you know a new mum whose recommendation you value.

Your out-of-pocket costs

As a private patient, there will always be some out-of-pocket costs that you'll need to pay. The costs are mostly 'gaps' arising from services you access both in and out of hospital and are affected by your obstetrician's fees (and the fees of other specialists such as your anaesthetist's).

+ Your obstetrician's fees

When you first meet your obstetrician, ask them for a detailed summary of all their fees. This summary is known as 'informed financial consent' and is useful to determine how much of their fees will be covered by Health Partners, and how much you'll have to pay.

For the actual birth, if your obstetrician charges above the Medicare Benefit Schedule (MBS) Fee (which most do), you'll have to pay an out-of-pocket cost. If reducing your out-of-pocket expenses is important to you, ask your obstetrician if they participate in Health Partners' Access Gap. If they do, this means you'll have a reduced gap.

At Health Partners we have a list of obstetricians who may be willing to participate in Access Gap. Please visit the specialist search at healthpartners.com.au/provider-search and select the 'specialist' tab, or call us.

+ Midwife

In most cases you won't have anything to pay towards a midwife provided to you in a public hospital, however, for information about fees and charges for a private midwife, contact your obstetrician.

+ Medical services outside of hospital

These services could include things like pre/postnatal obstetrician visits, scans or blood tests in the lead-up to the birth, and antenatal classes. Just like the visits to your GP, these services can be claimed through Medicare, at 85% of the MBS Fee. The remainder is paid by you. Private Health Insurers are not permitted to assist with covering these costs.

This gap may be reduced if you're eligible for the Medicare Safety Net. For more information please contact Medicare.

+ Your excess and co-payment

Depending on your level of cover you may have an excess and/or co-payment to pay for your hospital admission. If you're unsure, it's best to determine what this will be by calling us.

While you're in hospital



Once you've delivered your baby you'll be seen, and cared for, by the hospital team (midwives, your obstetrician and any other specialists as required). Your baby will also be assessed by the relevant health professionals at the hospital. Gaps may apply for these services, please check with your hospital.

Will my baby be admitted to hospital?

If there are no complications and your baby is well, there's no need for them to be 'admitted' to hospital. Provided that you too are well, they'll get to stay with you until it's time for you to go home together.

The only other exception is if you've given birth to more than one baby. It's standard procedure for hospitals to admit second and subsequent babies as inpatients.

Will my baby be covered by my insurance?

If your baby is admitted to hospital, provided that you add them to your family hospital cover within the relevant time periods, being within 90 days (and in some circumstances up to 12 months) of their birth, they'll be covered.

Adding your baby to your cover

To make sure your baby is immediately covered with no waits, add them to your cover within 90 days from the date of their birth. We allow up to 12 months from birth if you are already on a family cover, or a couples cover that allows kids. Simply call us and we can make the change over the phone, or answer any questions you may have.

Any adjusted health cover premiums will need to be paid from your baby's date of birth.

Tip

If you're the policyholder, you can grant Delegation of Authority to your partner/spouse so that when it comes time to make changes to your policy, either one of you can do it.

➤ Download the Delegation of Authority form at our website or call us on 1300 113 113.

After you have your baby

Follow-up appointments

You may need to see your doctor or your baby's paediatrician after the birth to ensure everything is going to plan with you and your baby. Because you're not admitted to hospital with these visits, they aren't covered under your hospital cover. They are claimable through Medicare and there may be an out-of-pocket expense.

Claiming your Health Partners benefit

If your doctor has chosen to participate in Access Gap, you probably won't need to do a thing! They'll send their hospital bill directly to us. Once we've paid it, we'll send you a statement to let you know the benefits that have been paid on your behalf. If your doctor sends the bill directly to you for claiming, you'll need to lodge a Medicare claim. The easiest way to do this is by completing and submitting a Medicare Two-Way Claim form – a link is available on our website.

Still have questions?

In addition to speaking with your GP or obstetrician, information on pregnancy and birth care may also be available from your local public or private maternity hospital.

- If you'd like to find out more about having a baby with private health insurance, call our local team on 1300 113 113, we're here to help.

