



Going to hospital?
Here's what you need
to know.

HealthPartners



Whether it's your first time or you've been to hospital before, we're here with you.

To help support you the best we can, we've created this guide to give you a rundown of what to expect when going to hospital, including how hospital cover works and tips for reducing your out-of-pocket costs.

We also have a range of support services to help make your hospital journey as smooth as possible, and get you back home sooner.

 **So before you make any plans, call us first.**

We can help you:

- ✓ Prepare and plan for hospital
- ✓ Reduce your medical out-of-pocket costs
- ✓ Get home sooner
- ✓ Understand your options
- ✓ Recover easier
- ✓ Stay in good health

Your step-by-step guide for going to hospital.



Step 1
Talk with your GP



Step 2
Check your cover



Step 3
Visit a specialist



Step 4
Choose your hospital



Step 5
Confirm all your costs



Step 6
Prepare for your procedure



Step 7
While in hospital



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Step 1: Talk with your GP

If you have a health concern your first step is visiting your GP. They will do the necessary checks and if needed, refer you to a specialist.

Questions to ask your GP

Asking the right questions at the beginning may help you have a better understanding of your condition, treatment and even costs involved. Your doctor is there to help you with anything you're unsure about, so be open and honest.

Here are a few questions that you can ask:

1. Ask about your condition, possible treatment and any tests involved.
2. If you need diagnostic tests, check if you qualify for bulk billing.
3. When given a referral to a specialist, understand why the doctor has recommend this specialist.
4. Check which hospital the referred specialist works at.
5. Ask for two or three specialist recommendations. It's your right to seek opinions and compare costs yourself. Even consider asking for an unnamed referral.
6. Ask if there are likely to be any out-of-pocket costs with the referred specialist.

About referrals

If your GP doesn't have sound knowledge of specialists in a particular field, they may be open to providing an 'unnamed referral' which doesn't specify a specialist's name. The Department of Human Services states that, "referrals don't need to be made out to a certain specialist or consultant physician".

A valid referral only needs the following:

- Relevant clinical information about the patient's condition for investigation, opinion, treatment and/or management
- The date of the referral
- The signature of the referring practitioner

➤ To read more about talking with your GP, search 'going to hospital' at healthpartners.com.au

Register for the Medicare Safety Nets

Medicare Safety Nets can help to lower your medical out-of-pocket costs for out of hospital services. These include doctor or specialist visits and diagnostic tests like X-rays and blood tests.

If you think you will need to see a doctor or have tests regularly, consider registering for the Medicare Safety Nets. When you spend over a certain amount in a calendar year, you will receive a higher amount back from Medicare. Your doctor's visit and test will still cost the same, you will just pay less.

➤ For more information search 'Medicare Safety Nets' at humanservices.gov.au



Step 2: Check your cover

Call us before visiting your specialist to check what your cover includes and if you have any excesses, co-payments, restrictions or waiting periods. You may not know what surgery or treatment you need yet, but it's best to be prepared. We can even give you tips on how to reduce your medical out-of-pocket costs.

Understanding costs

The medical system and health insurance industry can sometimes be hard to understand. Here we explain some of the most commonly used terms to make your hospital journey a little easier.

• An excess

An excess is the proportion that you need to pay towards a hospital claim, and is paid directly to the hospital prior to or on your admission.

Choosing a higher excess when you take out hospital cover will help to reduce the cost of your hospital premium. Most Health Partners hospital policies waive the excess for dependants under the age of 25. You will only need to pay your excess amount once in a consecutive 12 month period.

• Co-payment

A daily amount that you agree to pay towards your hospital accommodation. This is paid to the hospital, generally on discharge.

• MBS fees

Medicare sets a standard fee for all medical and hospital charges, called the Medicare Benefits Schedule (MBS) fee. When you're admitted as a private patient, Medicare will reimburse 75% of the scheduled MBS item fee they have set for each procedure, and Private Health Insurance, by law, can only pay the remaining 25%. If your specialist charges above this, it will be your out-of-pocket cost.

• Out-of-pocket costs

In Australia, specialists, including anaesthetists, are able to set their own fees and when these fees are set higher than the MBS fees, it creates an out-of-pocket cost or 'gap' which you'll need to pay, usually before your surgery.

If your out-of-pocket cost is excessive, it's important to consider more than one opinion.

Your total specialist fee

MBS fee		Your out-of-pocket cost
Medicare pays 75%	Health Partners pays 25%	Specialists can set their own fees higher than the MBS. This is where your out-of-pocket costs come from.



• Access Gap

Health Partners Access Gap Scheme is designed to lower or eliminate your specialist's bill for an in-hospital procedure.

We have arrangements with thousands of medical specialists Australia-wide who have agreed to either charge:

- No out-of-pocket cost, or
- A reduced amount for medical procedures.

Ask your specialist prior to your procedure whether they will apply the Access Gap for your situation and if they do, have them quote you in writing the amount they will charge.

➤ **How can I find an Access Gap specialist?** Call us on 1300 113 113 or search 'doctor search' at healthpartners.com.au

• Informed financial consent

It's your right to receive in writing, from your specialist and hospital, a breakdown of all costs associated with your treatment.

They also need to do this for any additional attending health professional, like your anaesthetist, assistant surgeon etc. and for prosthetics and pathology, if used. Most specialists, including the anaesthetist may request this gap to be paid prior to surgery.

You need to understand and consent to these charges before the procedure can go ahead.

• Informed consent

The permission you give a doctor to perform your procedure. You will need to sign a written consent form, which is considered a legal document. Before signing, make sure you fully understand your treatment, procedure and expected outcome.

Nine ways to pay less for your procedure

1. Ask your GP for two or three specialist recommendations. It's your right to seek opinions and compare costs yourself.
2. Register for the Medicare Safety Nets.
3. If you need diagnostic tests, ask if you qualify for bulk billing.
4. Choose a specialist that participates in Health Partners Access Gap Scheme. Also ask if other procedure team members participate in Access Gap.
5. Ask your specialist for a written estimate and breakdown of your treatment costs and potential out-of-pocket costs for all participants in your surgery.
6. If affordability is a genuine issue, ask your GP to note this on your specialist referral.
7. Ask about payment plans if you're concerned about paying for your treatment.
8. Check if you're being charged a booking or administration fee and what it's for – these fees are often not valid charges and should be questioned.
9. Speak with us at the beginning of your journey so we can help you at every step.

➤ To read more about paying less for your procedure, search 'going to hospital' at healthpartners.com.au



Step 3: Visit a specialist

It's important that you feel comfortable about all areas of your proposed treatment, right from the start. The best way to do this is by being open and honest with your specialist. It's their job to help you understand all areas of your procedure and answer any questions you may have.

What you can chat with your specialist about:

1. Have your condition, diagnosis and procedure explained in detail.
2. Ask if you really need the surgery.
3. Understand what other treatment options are available. In many cases, surgery is considered a last resort.
4. What are the risks involved – including what happens if you don't do anything or delay your test/treatment or procedure.
5. Ask if they will participate in Health Partners Access Gap Scheme.
6. Ask for a written breakdown of all costs associated with your procedure.
7. Ask for the fees of any other doctors involved, such as an assistant surgeon or anaesthetist.
8. Check if they're charging a booking or administration fee and what it's for.
9. Check which hospitals they practise at so you can consider your choices.
10. Understand how you should prepare for surgery.
11. What will your recovery and/or rehabilitation be like?
12. Talk about your concerns or fears; be honest.

Write down your questions if you are unsure or take a trusted family member or friend to do the talking for you.

If you're short on time with your specialist, make sure you cover the first six topics.

If you prefer to recover in the comfort of your own home, whether it's an early discharge or rehabilitation in the home, speak with your specialist up-front about your options.





How to research a specialist

- Before booking appointments, call the specialist's rooms and ask about:
 - Appointment availability
 - Procedure waiting lists
 - Costs and participation in Health Partners Access Gap Scheme
 - Their clinical experience i.e. how long they have worked in this field
 - Which hospitals they practise at
- Use the Health Partners Doctor Search at healthpartners.com.au
- Search online
- Chat with your family and friends

When to get a second opinion

Getting a second opinion is much more common than you think – which is a good thing. It means people are making sure they're completely happy and confident with their proposed procedure.

If you're uncomfortable with your diagnosis, proposed treatment or costs, speak with your GP about getting a second opinion.

➤ To read more about preparing for your specialist visit, search 'going to hospital' at healthpartners.com.au



Step 4: Choose your hospital

Your specialist might practise at more than one hospital; if that's the case you may be able to choose which hospital you're admitted to.

Here are a few things to consider:

1. What does the hospital specialise in?
2. Does the hospital have an intensive care/emergency department? This is important because surgery comes with risks, and depending on your health and surgery, access to an intensive care department might be worth considering.
3. How convenient is the hospital for you and your family?
4. Will there be additional charges for things like newspapers, TV or car parking?
5. Is it a Health Partners Participating Hospital?
Health Partners has agreements with most private hospitals that you're likely to access. These agreements ensure that an agreed schedule of fees is charged by the hospital and paid by Health Partners on your behalf (including inpatient accommodation, theatre and special unit accommodation fees as appropriate).

How to research a hospital

- Use the Health Partners Hospital Search at healthpartners.com.au
- Visit myhospitals.gov.au
- Hospital's website
- Chat with your family and friends
- Check with your specialists or GP



Step 5: Confirm your costs

Get in touch with Health Partners

By now you should have received informed financial consent from your specialist which will include MBS item numbers (refer to page 5). This is your best indicator on what your medical out-of-pocket costs will be for your procedure. Better still, there might be none. If you do have out-of-pocket costs which just don't seem right, call us on 1300 113 113 to discuss your situation.

We'll also check if your procedure is covered under your Hospital policy and confirm if you have an excess or co-payments. It's also the right time to ask your specialist about your rehabilitation needs and what the estimated course of treatment might be. For example, will you require physio? If so, how many visits will you need? We can then check what your Extras policy covers.

➤ To read more about paying less for your procedure, search 'going to hospital' at healthpartners.com.au



Step 6: Prepare for your procedure

It's completely normal to feel a bit nervous about going to hospital for your procedure. Organising yourself beforehand and being prepared can help lift some of the stress.

What to do before hospital

- Organise a pre-admission discussion with the hospital to go through what will happen and what is required when you come in.
- Organise how you'll get to and from hospital.
- Write down all your procedure details, pre-hospital instructions and how long you'll be in hospital and give a copy to your family or friends.
- Ask about your discharge procedure.
- Get an up-to-date list of medications from your GP.
- Prepare meals and store in your freezer for when you return home.
- Organise any extra help you might need; it could be as simple as someone walking your dog or watering your plants.

Hints & tips from the nurses

- ✓ Shower before your surgery (unless advised not to).
- ✓ Always follow your specialist's pre-admission instructions and advice.
- ✓ Don't wear make-up or nail polish as it may interfere with monitoring your oxygen levels.
- ✓ Ask if you can bring your own pillow.
- ✓ Write down questions for your doctor – you might forget in the moment.
- ✓ Don't be concerned if you're continually asked the same questions by hospital staff – this is deliberate and done for your safety.
- ✓ Don't be afraid to ask questions – nurses always welcome them.



What to take with you

- Current medications
- Health Partners membership card
- Medicare and concession cards
- X-rays, scans and reports
- Letters and admission forms from your doctor
- Your personal items (but we recommend to keep valuables at home)
- Your reading glasses or hearing aid if you need them
- Your emergency contact details

You may need to pay your hospital excess on the day of admission and any co-payments when being discharged. Call us before admission to check if this applies to you.

Hospital Guide

If you have an eligible health condition or are undergoing a complex procedure, you might benefit from some extra support. Our team of registered nurses will guide you through your hospital journey from start to finish. Before going to hospital, check to see if you're able to access our Hospital Guide service. **See page 15 for more details.**

➤ To read more about preparing for your hospital visit, search 'going to hospital' at healthpartners.com.au



Step 7: While in hospital

When your surgery is complete, you will be moved from the theatre to a recovery room where you will be monitored.

Your doctor or nurse will advise how your procedure went and what will happen next. You will then be moved to a ward where your family and friends can come visit. While you're in hospital, make sure you take things slow.

After your procedure you might feel a bit weak or unsteady, and be at risk of falling. So move carefully and ask for help when you're not feeling right.

Recovery aids

If you need any recovery aids, like crutches, casts or compression garments, check if they're included under your Hospital cover.

Call us on 1300 113 113 and we'll be able to confirm for you.

Before being discharged, make sure you have a clear understanding of:

- Your doctor's post-surgery instructions, like wound care or exercises.
- Any medications you need to take and when.
- Follow-up appointments.
- Anything you can't do, like driving or heavy lifting.
- Who to call if you have any concerns or problems.

Hospital in the Home

If you're clinically able and your doctor agrees, you may be able to leave hospital early and finish your recovery in the comfort of your own home. We can help you with this by coordinating nursing treatment in your home.

See page 15 for more details.



Step 8: Your recovery

Whether you're in for a short or long recovery, it's important you follow all your post-surgery instructions, to get the very best outcome from your procedure.

Get back on track

- Follow your doctor's instructions properly.
- Keep your follow-up appointments.
- Practise good personal hygiene, like washing your hands.
- Inspect your wound (where possible) for signs of healing and/or infection – use a mirror if in an awkward place.
- Eat and drink properly – good nutrition is important for healing.
- Move carefully to avoid falling.

Rehab in the Home

If you're able to return home and need formal rehabilitation, a tailored, comprehensive rehab program can be designed and delivered by professionals in the comfort of your own home.

See page 15 for more details.



Step 9: Bills and claims

It's our job to guide you through the billing and claiming process as this can vary between hospitals and doctors. We want you feeling comfortable with a clear understanding of everything you're being charged for. If you have any questions, we're always here to help.

How to make a claim

Access Gap

If your specialist has chosen to participate in Health Partners Access Gap Scheme, you probably won't need to do a thing. They will send the bill directly to us. Once we've paid it, we will send you a statement to let you know what we've paid on your behalf. If they charge a gap, you will need to pay this directly to them, in most cases before the planned surgery.

Medicare

If your doctor sends the bill directly to you, you will need to send it to Medicare first. There are two ways you can claim with Medicare:

1. Medicare Two Way Claiming

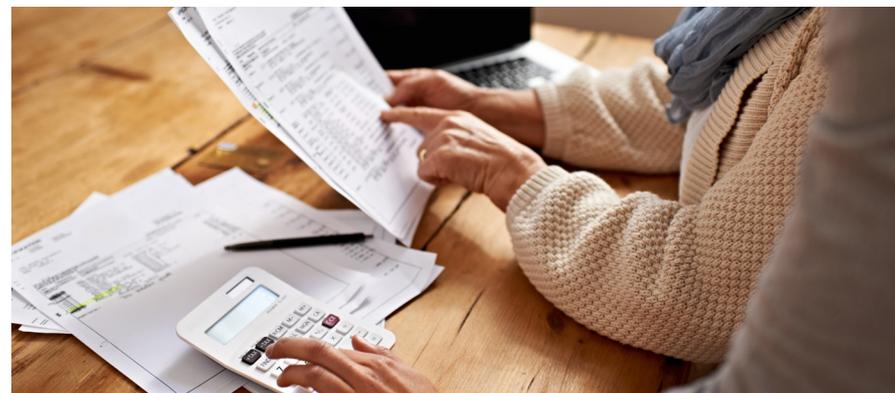
The easiest way to make a claim is to fill in a 'Medicare Two Way' claim form, which is available from Medicare, just search 'two-way claim form' at servicesaustralia.gov.au

Once Medicare has processed the account, they'll send everything directly to us, so you won't have to worry about it.

2. Health Partners claiming form with a Medicare benefit statement

Claim with Medicare first using their process. Once you receive your Medicare benefit, you'll need to send us your original bill, Medicare benefit statement and completed Health Partners claim form.

➤ To download a Health Partners claim form and for more details on how to make your claim, search 'claiming' at healthpartners.com.au





Hospital to Home Program

If you're going to hospital and undergoing a complex procedure or have a serious health condition, you might benefit from some extra care.

We offer various support and recovery programs under Health Partners Hospital to Home Program.

Our programs are managed and delivered by registered nurses with the support of other health professionals like physiotherapists. Together, the team will work with you to create a care and recovery plan that's tailored to your needs – from helping with your recovery to keeping you in good health and out of hospital. See page 15 for our range of programs.

What costs are involved?

These programs are available at no additional cost to eligible members with a Health Partners Hospital Cover.

Who can access our programs?

Everybody's health situation is different. We will assess your individual needs and if extra care or support is required, refer you for a personalised care program that's developed and tailored to your health condition or procedure.

These programs are available at no additional cost to eligible members with a Health Partners Hospital Cover.

➤ Call us on 1300 113 113 and we will check if these programs are suitable for you.



Program	What's it about?	How it may help you
Hospital Guide	Help in hospital. It acts as your hospital guide, helping you navigate through your hospital journey with the ultimate goal of getting you home sooner.	<ul style="list-style-type: none"> • Guidance and in-hospital representation during your hospital stay • Support from registered nurses during your hospital visit • Liaising with specialist doctors • Help managing your transition to home • Develop home care plans with hospital and doctors on discharge
Hospital in the Home	Making your transition from hospital to home easier. A personalised care plan will be developed and reviewed by the hospital before you're discharged. Your plan will be managed by registered nurses at all times, and you'll even have phone support at your fingertips – just in case.	<ul style="list-style-type: none"> • Provides an alternative to hospital-based recovery care, for services such as wound-care and medication management • Nursing based care and post-hospital assessments within your home • Specialised nursing if required • Liaising with specialist doctors • Sourcing homecare services if required, such as assistance with showering
Rehab in the Home	A great alternative to in-hospital rehab. A tailored, comprehensive rehab program will be designed and delivered by allied health professionals in the comfort of your own home.	<ul style="list-style-type: none"> • Alternative to in-hospital rehab • Gets you in the comfort of your home sooner • Contact with registered nurses and allied health professionals to coordinate your rehab care plan • All allied health programs and services, like physio, will be provided in your home • Assistance with medication management and doctor liaison • Sourcing homecare services if required

All cases are individually assessed and programs are developed appropriate to a member's individual needs. Programs and services will vary by provider in each State.



We're here to help

Call us first before planning surgery

1300 113 113

Plan better | Pay less | Recover easier

Visit healthpartners.com.au or
call **1300 113 113 (SA)** or **1800 182 322 (SA or national)**

Health Partners

The information contained here is of a general nature only and does not take into account your personal medical situation. The information is not a substitute for independent professional medical advice and is not intended to diagnose, treat, cure or prevent any disease or be used for therapeutic purposes. Should you require specific medical information, please seek advice from your healthcare practitioner. Health Partners does not accept any liability for any injury, loss or damage incurred by use of or reliance on the information provided.