



Out-of-Pocket Checklist

What to ask your treating doctor:

- How much is your fee?
- Will 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 this gap?
- What 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?
- How will I know how much I have to pay out of my own pocket in all up?
- Will I receive just one bill?
- 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 (MBS) item number for the procedure I am to have?

Ask your health fund:

- Does my policy cover me for this procedure or service?
- 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?
- If I have to pay extra, when and to whom do I pay it?

Ask the 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?

Adapted from the Private Healthcare Australia's 'Your Gap Checklist'

