

Ask about out of pocket costs



What to ask your treating doctor or specialist:

- How much is your fee for my procedure/treatment at Macquarie University Hospital?
- Will your fee be covered under my private health insurance or Medicare?
- Will I have to pay a gap out of my own pocket?
- What other doctors and medical professionals (ie. Anaesthetist, Assistant Surgeon etc.) will be involved in my procedure/treatment? Will they be covered by my private health insurance or is there a gap?
- Am I having a surgically implanted device or prosthesis?
If so, will the cost be covered by my private health insurance or is there a gap?
- Will I receive just one bill or multiple bills?
- What are the Medicare Benefits Schedule (MBS) item number(s) for the procedure/ treatment I am to have?

What to ask your private health fund:

- Am I fully covered for an admission to a private hospital and the procedure/s I am having? (Your doctor should provide you with the MBS item number(s) for your procedure)
- Do I have an excess or any co-payments associated with my policy? If so, what are they?
- Have I served all current waiting periods?
- Am I currently financial, with all premiums payments up to date?
- Does my policy have any restrictions, limitations or minimum benefits that may apply to my planned admission? If so, what are they?

Reminder:

- If you have recently changed funds or changed your level of cover within the same fund, confirm with your health fund that this doesn't effect cover for this admission.
- If your admission is related to an accident, inform your health fund as it may be covered by another insurer such as WorkCover.

If you are not covered by your health fund (or don't have private health insurance) and require an estimate of fees, please contact us via estimates@muh.org.au providing the following details:



Patient name



Date of birth



Admission date



Name of procedure



MBS Item number(s)



Length of stay



**Admitting
doctors name**



Medicare holder?
(yes or no)



Health fund details
(even if you're not covered)