Are you going to **HOSPITAL?**
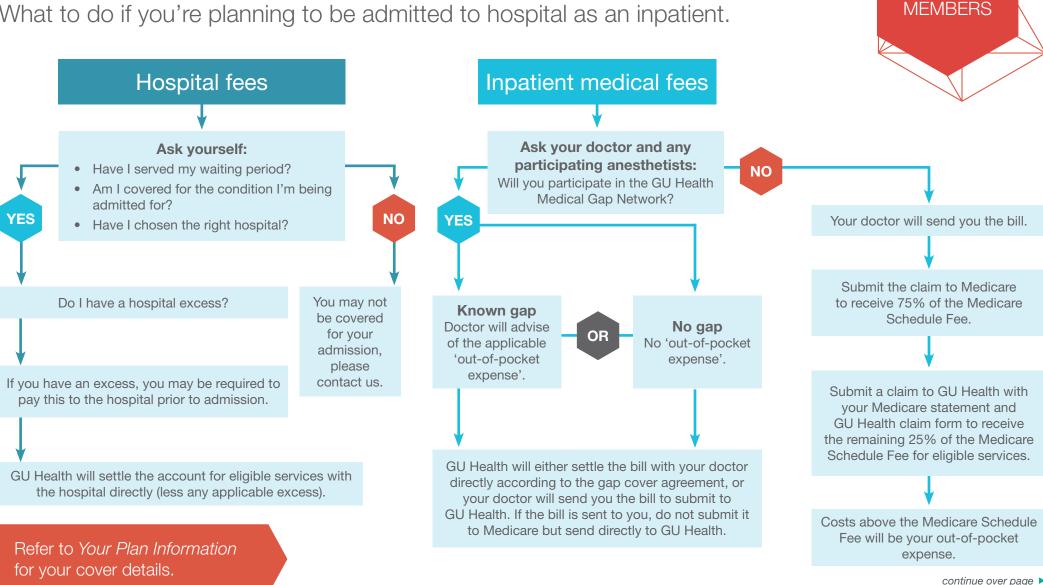
What to do if you're planning to be admitted to hospital as an inpatient.

RESIDENT MEMBERS

Hospital fees

Ask yourself:
- Have I served my waiting period?
- Am I covered for the condition I'm being admitted for?
- Have I chosen the right hospital?

YES

Do I have a hospital excess?

If you have an excess, you may be required to pay this to the hospital prior to admission.

GU Health will settle the account for eligible services with the hospital directly (less any applicable excess).

Refer to *Your Plan Information* for your cover details.

NO

You may not be covered for your admission, please contact us.

Inpatient medical fees

Ask your doctor and any participating anesthetists:
Will you participate in the GU Health Medical Gap Network?

YES

NO

Known gap
Doctor will advise of the applicable 'out-of-pocket expense'.

OR

No gap
No 'out-of-pocket expense'.

GU Health will either settle the bill with your doctor directly according to the gap cover agreement, or your doctor will send you the bill to submit to GU Health. If the bill is sent to you, do not submit it to Medicare but send directly to GU Health.

Your doctor will send you the bill.

Submit the claim to Medicare to receive 75% of the Medicare Schedule Fee.

Submit a claim to GU Health with your Medicare statement and GU Health claim form to receive the remaining 25% of the Medicare Schedule Fee for eligible services.

Costs above the Medicare Schedule Fee will be your out-of-pocket expense.

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Before going to hospital: **YOUR CHECKLIST**

- [ ] Call us to discuss your cover including any waiting periods, exclusions, restrictions or excess.

- [ ] Talk to your GP about selecting an appropriate specialist.

- [ ] Talk to your specialist about your condition, treatment options and any out-of-pocket expenses and obtain any relevant Medical Benefits Scheme (MBS) item numbers and Informed Financial Consent.

- [ ] Learn about the GU Health Medical Gap Network, designed to reduce or eliminate your out-of-pocket medical expenses, and ask your specialist and any other health professionals associated with your in-hospital treatment if they'll participate.

- [ ] Make sure that you understand the anaesthetist's charges and the charges of any other health professionals associated with your in-hospital treatment.

- [ ] Mention our Home support services and programs to your specialist, as it could be considered as an option for your after-care.

- [ ] Choose your hospital – selecting one of GU Health's partner private hospitals or day facilities can reduce your out-of-pocket hospital expenses.

- [ ] Contact the hospital to see if you'll have to pay your excess before you're admitted.

- [ ] Ask your hospital about any fixed fees they may have.

- [ ] Prepare for your stay by deciding what to take and following any preparation instructions from your doctor.

- [ ] Have your GU Health Member Card ready to take with you to the hospital. ●

We're here to help

For full details of your benefits and membership entitlements, please refer to *Your Plan Information* and *Your Membership Guidelines*.

For more information, please call your Member Relations Team on **1800 249 966** between 8.30am and 5pm (AEST) Monday to Friday, or email: **corporate@guhealth.com.au.**

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