



ACCESS Gap Cover

This provides transparency and reduces the sometimes large out-of-pocket expenses that are part of your private hospital stay.

If your doctor participates in the scheme, you will either have no out-of-pocket expenses, or you'll know exactly how much you will have to pay before your treatment begins.

Also, your doctor can bill GU Health directly, saving you from having to claim from Medicare.

What is a Gap?*

When you are treated as a private patient by your doctor in a hospital or day surgery, Medicare covers 75 per cent of the Medicare Benefits Schedule (MBS) fee and GU Health pay the remaining 25 per cent. However some doctors charge above the MBS and you're usually required to pay the difference. This out-of-pocket expense is referred to as 'the gap'.

How does GU Health's Access Gap Cover work?

GU Health's Access Gap Cover seeks to reduce or eliminate the gap, resulting in no or fewer out-of-pocket costs to you. It also recognises the right of medical practitioners to exercise their own clinical judgment. GU Health have a set schedule of fees which is generally higher than the current MBS, (which is a schedule of fees set by the Federal Government). By participating in Access Gap Cover your doctor may accept the GU Health scheduled benefits as full payment for your treatment. Doctors will bill GU Health directly and you won't have any out-of-pocket expenses.

Your doctor may also choose to participate but charge an amount above the GU Health

scheduled benefit - in which case they are obliged to provide, in detail, what the charges will be and what will be covered by Medicare and GU Health. Known as Informed Financial Consent, this ensures you will know in advance of having the treatment exactly what your out-of-pocket expenses will be. This may still reduce your medical gap and is called a 'known gap'.

To locate a doctor that has previously participated in the Access Gap Cover scheme visit our website guhealth.com.au and use the 'Find a doctor' search function. Doctors that appear on the list do not automatically provide a no-gap or a known gap service. They may choose to make this decision on a case-by-case basis so you must ask the doctor if they will participate in the scheme for each admission you arrange.

Which doctors participate in Access Gap Cover?

Participation in Access Gap Cover is available to all doctors who treat private patients in registered hospitals or day surgeries. It is your doctor's choice to use Access Gap Cover. Your relationship with your doctor and the treatment you receive will not change.

What's not covered?

Access Gap Cover doesn't cover costs such as hospital excess, or services such as blood tests and x-rays provided by pathologists and radiologists.

Please note, the scheme only covers services provided during your hospital stay. Any

consultations before and after the hospital stay won't be covered under the scheme, including any administration and booking fees that may be charged.

Questions to ask your doctor

- will you treat me under GU Health's Access Gap Cover?
- will I have any out-of-pocket expenses, and if so, can you provide a written estimate of how much?
- will any assisting doctors also use Access Gap Cover and if so, how can I obtain a quote for their services?
- are you prepared to send the bill to GU Health directly?



Please make sure you read the *Your Membership Guidelines* booklet in conjunction with *Your Cover at a Glance* and *Your Plan Information*, which you would have received in your *GU Health Welcome Pack*.



For further information about your GU Health cover or any queries relating to this document, please contact your GU Health Member Relations Team on **1800 249 966** or email corporate@guhealth.com.au.