

Choosing to use your Private Health Insurance

Who will care for me if I am admitted as a private patient?

If you choose to be admitted as a private patient, our staff will arrange for an appropriate consultant specialist and his / her team to directly manage your care.

Will this be any different to my being a public patient?

If you are public patient you are admitted under one of our specialists. The day to day care is provided by our junior medical staff who consult with the specialist about your health management. If you choose to be admitted as a private patient, the specialist will more directly manage your care.

If I am admitted as a private patient how much will this cost me?

Families and individuals can have differing levels of health cover. Some policies cover all your costs for accommodation while other policies require you to make a contribution, often referred to as an 'excess'. This 'excess' is an agreement that you as the patient have taken with your health fund to lower your premium. You are liable to pay this excess for your admission if it is outstanding for your calendar year. Other than this 'excess', the hospital will not charge you any additional fees for the care you receive.

Pathology and Radiology charges – Our Radiology (X-Ray) department will only charge you the amount your health fund and Medicare agree to pay and will directly bill these fees to your health fund. Our pathology service, QHPSS, will also only charge you the health fund agreed amount but is unable to directly bill your health fund. You will receive a bill from QHPSS for any pathology tests and you will need to submit this bill to your health fund and Medicare for payment. However, you should not have any additional fees to pay. Doctors Fees – There is no cost to you for services when you are treated as an inpatient by the Hospital's Private Practice Specialists, providing the specialist charges the scheduled fee and you have the appropriate health insurance coverage for public hospitals.

Medicare will reimburse 75% of the schedule fee and if you hold private health insurance, your health fund will usually reimburse the remaining 25% of the schedule fee for all doctors' accounts

Will I be in a private room?

Single rooms in our wards are allocated on the basis of clinical need. Therefore, we are not always able to provide single rooms for private patients on request. Accommodation is usually on a shared basis – two or four beds to a room. All of our beds have access to cable television and telephone facilities.

Do I have to use my Private Health Insurance?

Every person has the right to be admitted as a public patient if they choose. We respect your right to make this choice.

However, by choosing to use your health insurance during your hospital stay, the cost of your treatment is shared between your Health Fund and your hospital. The revenue we receive can be directed to the maintenance and enhancement of our Health Service.

Will paying my bills be complicated?

No. All your bills will need to be lodged with Medicare and your health fund and they will organise for them to be paid. However, if you have any enquiries we can assist you.

Please contact the **Patient Options Liaison Officers:** (07) 3636 7321 or (07) 3636 7290.