



Australian Government

The gap – it's your right to know.



Before you receive your treatment as a private patient you are entitled to ask your doctor, your health fund and your hospital about any extra money you may have to pay out of your own pocket, commonly known as a 'gap'.

Many services and procedures these days do not incur a gap. In fact, 82% of privately insured services in hospital are gap free. However, if treatments do have a gap, you have the right to know what these costs are up front to help avoid any surprises later on.

Knowing how much your medical treatment will cost is called Informed Financial Consent. This checklist provides you with the questions you need to ask before you go into hospital as a private patient. Remember, if there is a gap – it's your right to know.



**Private Health
Improvements**

australia.gov.au/privatehealth
Call 1800 307 446
8.30am - 10pm AEST

Your gap checklist

Ask your treating doctor or specialist:

- 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 to pay this gap?
- Which 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 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 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 your 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?