

Defence
Health



We look after our own.

Access Gap

Reduce your
out-of-pocket
expenses

June 2021





If you're going to hospital, the **last thing** you want to **worry about is medical bills.**

Even with private hospital cover, you can still receive bills for your medical costs (doctors' services in hospital) if your doctor chooses to charge above the fees set by the Federal Government. This difference is commonly referred to as the 'gap'.

Defence Health's Access Gap program is a benefit that reduces or eliminates this 'gap'.

This allows you to know with certainty that you will either have no gap – or reduced out-of-pocket expenses – for the medical treatment you receive in hospital.

Access Gap helps to ensure you can **focus on what really matters, like recovering from your treatment faster.**

Why might I have an out-of-pocket expense?

The Federal Government sets a schedule of fees for medical procedures – these are known as Medicare Benefits Schedule (MBS) fees.

As a private hospital patient, Medicare will cover 75% of the MBS fee. Defence Health will cover the remaining 25%.

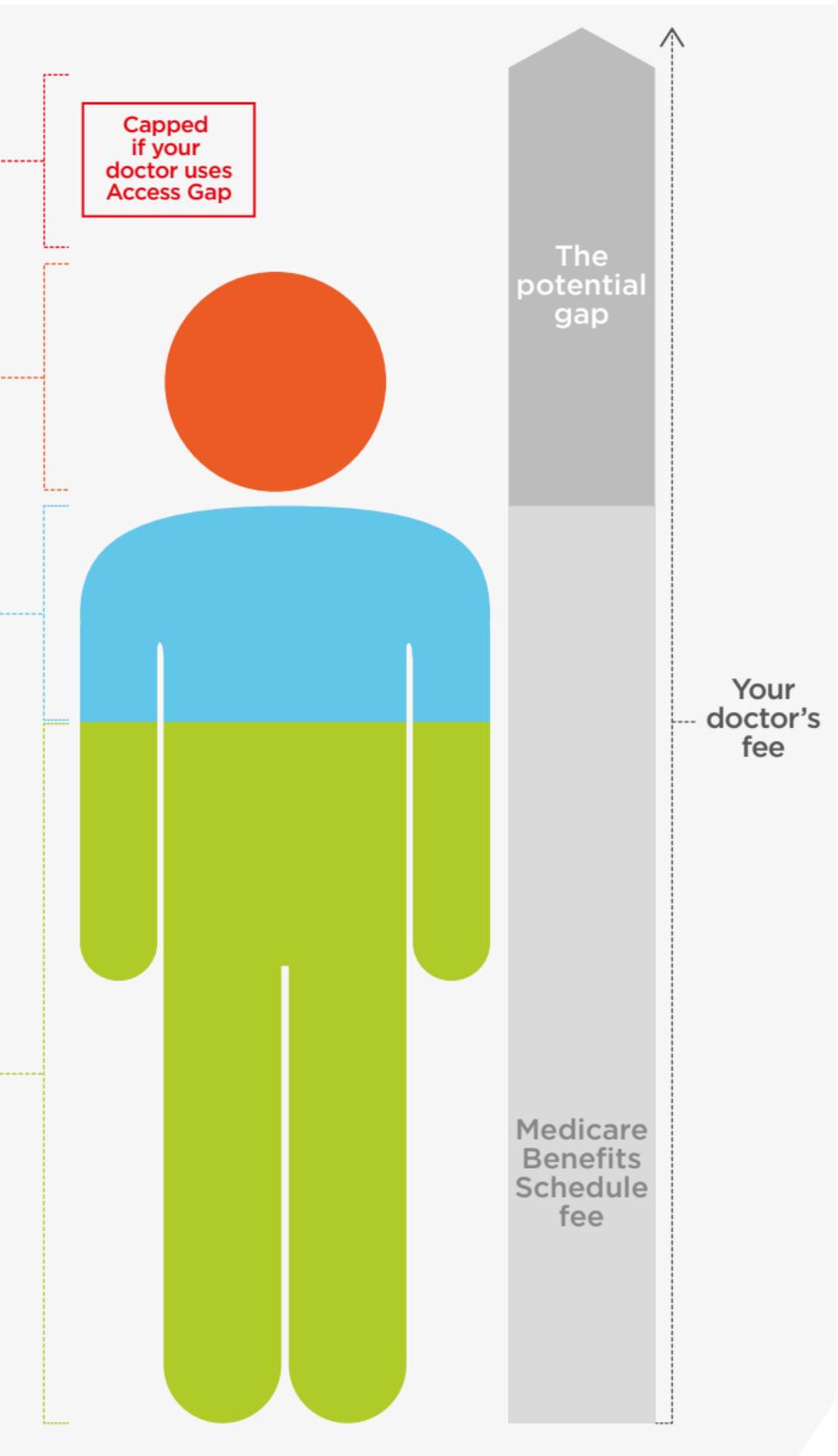
However, many doctors charge above the MBS fee. The gap is the difference between the MBS fee and what the doctor charges. If your doctor charges more than the MBS fee, then Defence Health's Access Gap program can cover all or part of this gap for you.

Out-of-pocket costs?

Defence Health Access Gap benefit

Defence Health minimum
25% of MBS

Medicare rebate
75% of MBS



How our Access Gap program works

Under Access Gap, Defence Health will pay higher benefits for your medical procedure, up to certain limits. In return your doctor agrees to charge a lower amount.

If your doctor chooses to participate in Access Gap, Defence Health will either:

- ▶ cover the gap completely, or
- ▶ reduce the gap so that you only have a reduced amount to pay (your doctor will tell you exactly how much you have to pay).

If your doctor doesn't want to participate in Access Gap, you have the right to select one who does.



Claiming the gap

Generally doctors who participate in Access Gap will send the account directly to us. This means that your doctor is paid faster and that you don't need to worry about paperwork. If your doctor does send you the bill, **just send it on to us.**

If your doctor is not participating in Access Gap, the claim should first be sent to Medicare and then forwarded, with the Medicare statement to Defence Health.



Important questions to ask your doctor

Before you go to hospital, you and your doctor should take the time to discuss the costs of your treatment, and any out-of-pocket expenses that you may need to pay. You may also find that it will be the receptionist, business manager or practice manager who will discuss costs with you.

It can be uncomfortable to discuss costs. Ensuring you understand all costs is just as important as the conversation you have about your condition, treatment options or hospital procedure. Your doctor has an obligation to advise you of any out-of-pockets, and you have the right to ask if they will participate in Access Gap.



Here's a list of key discussion points you might like to address with your doctor:

- Will you participate in Defence Health's Access Gap program?
- Will I incur any out-of-pocket expenses?
- Can you provide an estimate of these costs?
- Are there any other doctors participating in my procedure? (e.g. anaesthetist, pathologist, radiologist). Would they also be willing to participate in Access Gap?

Visit defencehealth.com.au for a list of doctors who may be willing to use Access Gap to reduce or eliminate your out-of-pocket costs.



Access Gap is good for doctors too

You can show your doctor this section when you are talking about Access Gap.

Access Gap allows patients with Defence Health hospital cover to eliminate or reduce out-of-pocket medical expenses for hospital treatment.

As a doctor, why should you use Access Gap? Here are some good reasons.

- ▶ Simplifies the claims process – we handle the claim and pay you directly.
- ▶ Improves cash flow in your practice with claims paid within 21 days.
- ▶ You have the ability to opt in and out on a patient by patient basis.
- ▶ Adds value for private patients – giving patients another reason to choose you.
- ▶ The additional amount we agree to pay doctors under Access Gap is indexed regularly to encourage ongoing participation in the program.

You can choose to charge above our fee schedule (up to predefined limits) and still participate in Access Gap. Informed Financial Consent must be provided so your patients know their out-of-pocket expenses in advance.

If you would like to know more about participating in Access Gap or to register, please visit the AHSA website, ahsa.com.au.



Additional information

- ▶ Defence Health will only provide a benefit for treatments included on your level of hospital cover. To check what is included in your cover, see your product guide.
- ▶ It is your doctor's choice to participate in Access Gap, so you should discuss your medical costs before you book your hospital treatment.
- ▶ If your doctor refers you to other specialists during your hospital stay, don't forget to check if they participate in Access Gap.
- ▶ If you choose a doctor who doesn't want to participate in our Access Gap program, you will need to pay the gap (the difference between the MBS fee and the doctor's fee) in full.
- ▶ Access Gap only covers medical care in hospital for services provided by your doctor, surgeon, anaesthetist, pathologist, radiologist etc., while you are an in-patient.

Remember, you can call us on **1800 335 425** if you want to chat about your hospital cover and treatment costs. **We're always here to help.**

Contact Us



Phone

1800 335 425
Monday to Thursday
8:30 am to 8:00 pm AEDT/AEST
Friday
8:30 am to 6:00 pm AEDT/AEST



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