

Australian Health Services Alliance Ltd Fund Members – Information for patients

This fact sheet provides information for patients whose health fund is part of the Australian Health Services Alliance Ltd (AHSAs). As of midnight 24 August 2017, Toowong Private Hospital will no longer have a contract with AHSAs funds.

At midnight on 24 August 2017 if you are current inpatient at Toowong Private Hospital or have a planned admission booked or are undergoing a treatment plan for example a course of ECT, CBT or tailored therapy you will remain fully covered under the current contract Toowong Private Hospital has with the AHSAs until the date your treatment is finished or no later than 24 February 2018 (whichever occurs earliest).

What is the Australian Health Services Alliance Ltd (AHSAs)?

The Australian Health Service Alliance Ltd (AHSAs) is a service company representing a number of small to medium sized private health insurance funds. They provide management services to the member funds which include provider relations, negotiation on contracts etc. A full list of health funds which are part of the AHSAs is located at the end of the factsheet.

AHSAs funds do not have a current contract with Toowong Private Hospital, can I still be admitted?

Yes, Toowong Private Hospital accepts patients from all health funds and insurers as well as patients who wish to self fund. There may be costs associated with the admission, for example excesses or co-payments. These will be explained to you prior to admission and an informed financial consent outlining all known costs will be provided.

My health fund says I am not covered if I stay at your hospital, is this correct?

No. Although Toowong Private Hospital may not have a contract with your health fund, your health fund will still provide a benefit for your stay, there may just be a gap that would be payable. Toowong Private Hospital is covered under government legislation as a second tier default facility. This means the government requires health funds to pay a benefit for your stay in hospital.

What does second tier default mean?

It is a safety net for facilities that can demonstrate compliance with a range of quality and service criteria if they do not have a contract in place with a health fund. Second tier rates are essentially a percentage of the average rates for a particular service as reflected in each fund's contract.

I have top cover, why do I have to pay a gap?

If Toowong Private Hospital does not have a contract with your health fund, your health fund will only pay a percentage of the cost of your admission. The remaining gap between the benefit payable from your health fund and the cost of admission is payable by the patient.

Australian Health Services Alliance Ltd Fund Members – Information for patients (cont'd)

How much will I have to pay?

As at 1 September 2017, there will be a \$70 per day gap payable for all inpatient admissions for AHSA fund members. This will be in addition to any co-payments, excesses or benefit restrictions that may apply to your level of cover.

Any same day admissions, ECT treatments or assertive community treatments there will be zero gap payment payable.

It is the policy of Toowong Private Hospital that any patient who has a gap payment or co-payment payable must pay 14 days in advance or on admission. If a patient stays longer than 14 days, another 14 days will be payable on day 12 of the admission. Any unused gap or co-payments will be refunded to the patient within 5 business days after discharge.

Can I avoid having out of pocket expenses?

In most cases health funds have a level of cover that provides a full benefit for psychiatric services with no excess or co-payments. Toowong Private Hospital also has contracts with many large health funds that will ensure there is no gap payment between Toowong Private Hospital fees and the benefits the health fund will pay. For more information on health funds and their policies go to www.privatehealth.gov.au. For more information about your right to change health insurers go to www.ombudsman.gov.au/publications/brochures-and-fact-sheets and select 'The Right to Change'.

How can I find out more information?

For further information contact Toowong Private Hospital on 07 3721 8000.

| Australian Health Services Alliance Ltd (AHSA) funds | | |
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| ACA Health Benefits Fund | HBF Health Ltd | Police Health Limited |
| Australian Unity Health Limited | Health Care Insurance Limited | Queensland Country Health Fund Ltd |
| CBHS Corporate Health Pty Ltd | health.com.au | > Territory Health Fund |
| CBHS Health Fund Limited | Health Insurance Fund of Australia Limited | Reserve Bank Health Society Ltd |
| CUA Health Limited | Health Partners | rt health fund |
| Defence Health | myOwn | Teachers Health Fund |
| Emergency Services Health Pty Ltd | Navy Health | > UniHealth Insurance |
| GMHBA | Nurses & Midwives Health Pty Ltd | Teachers Union Health |
| > Budget Direct Health Insurance | onemedifund | The Doctors' Health Fund Pty Ltd |
| > Frank Health Insurance | Peoplecare Health Insurance | Transport Health |
| GU Health | Phoenix Health Fund | Westfund |