



If you need help reading or understanding English, ask our staff for help or call the Telephone Interpreter Service on (03) 9605 3056. You can also ask if this information is available in your preferred language.

## Private Patient Information Sheet

### I have private health cover – what happens when I go to a public hospital?

Public hospitals are funded by federal and state governments, and if you are covered by Medicare you can attend them for little or no charge – but as a private health insurance holder, you can choose to use your insurance cover and be treated as a private patient for an admission to a public hospital.

Your insurance policy describes your specific cover, so it is best to check your policy with your insurer – but generally speaking, private insurance covers:

- hospital accommodation
- specialist costs
- surgical costs, including prostheses like surgical wire, screws and mesh
- the cost of anaesthetics, pathology and medical imaging (e.g. X-rays, ultrasounds, MRIs, CT scans, nuclear medicine imaging, etc.).



### What are the advantages of going private?

As a private inpatient:

- you will not have to pay any fees for hospital accommodation
- you will not pay an excess or co-payments
- you may be able to choose your doctor, as long as the doctor is authorised by Eastern Health to treat private patients and is available to perform the necessary treatment
- we will help you do the paperwork for claims to your health fund, and then submit them on your behalf.

Plus, using private cover helps public hospitals cover more of their costs, and may also help to fund additional health care services across Eastern Health like:

- maintaining facilities and buying new equipment
- recruiting more staff
- improving accommodation
- funding research.

### **Do I have to use my private health cover?**

No. It is your choice to use your private health cover.

### **What happens if I am admitted more than once?**

If you agree to use your private health insurance for a public hospital admission and you are discharged and then readmitted, we will always check with you first to see if you would like to use or continue to use your private health cover.

### **My private health insurance policy has an excess – what happens now?**

If you have an excess on your policy for your admission, we will waive that excess up to the value of your admission.

### **How can I be admitted as a private patient?**

If we know you have private cover, we will try to contact you to discuss the changeover. You can also ask to see the hospital's Private Patient Liaison representative. They can answer your queries, give you more information and change your hospital classification from public to private if that is what you would like to do.

### **Will I have to pay for anything?**

If your insurance policy does not cover your admission, we will admit you as a public patient – so, either way, you will not have any out-of-pocket expenses.

You may have to pay for pharmacy medication or equipment provided by Eastern Health when you are discharged. These costs are not covered by private health insurance or Medicare, so they are payable by both private and public patients..

### **What happens if I get a bill?**

If you are a private patient and you receive a bill from us (excluding bills for items/equipment and medication given to you by Eastern Health), call **1300 020 276**, press **3** then **1** to speak to Patient Revenue Services from 8.00 a.m. to 4.30 p.m. Monday to Friday (AEST) – except on public holidays – or email [patient.accounts@easternhealth.org.au](mailto:patient.accounts@easternhealth.org.au).

### **Protecting your privacy**

Eastern Health is committed to protecting your privacy. We will keep your personal information secure and disclose information about you only when required or permitted by law. We comply with relevant privacy legislation. If you would like more information, please ask a staff member, visit our web site [www.easternhealth.org.au](http://www.easternhealth.org.au) or call **1300 342 255**.

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