

My hospital checklist

Things to check:

- ☐ I've been in touch with Peoplecare to check what I'm covered for
- ☐ I've checked if Peoplecare have an agreement with my hospital
- ☐ I know my excess (if any)
- ☐ My Peoplecare membership is paid up to date
- ☐ I've checked my contact details with Peoplecare
- ☐ I've had a discussion with my doctors & Peoplecare and I'm clear about any out-of-pocket costs

Things to organise:

- ☐ Arranging care for children & pets
- ☐ Getting to and from the hospital
- ☐ Arranging time off work and any medical certificates needed
- ☐ Organising an emergency contact

Things to pack:

- ☐ Medicare card & Peoplecare membership card
- ☐ Anything needed for your treatment (referrals, blood tests, scripts, scans, x-rays)
- ☐ Comfortable clothes & toiletries
- ☐ Money for vending machines, cafes, parking, etc.

You can contact us before you go into hospital so you have all the information you need.



Out-of-pocket costs

In our arrangements with contracted doctors across the country, we try to reduce your out-of-pocket costs as much as possible. Ask your doctor if they'll take part in **Access Gap**, which means you'll have lower out-of-pocket costs & you'll know exactly what your medical bills will be.

Your doctor should also give you **Informed Financial Consent** (IFC). This means they'll outline all fees & explain what's claimable from Medicare, what's claimable from us, & what your out-of-pocket (Gap) costs will be.

What's a Gap?

A Gap is the difference between what Medicare says the procedure should cost (the Medicare Scheduled Fee) and what your doctor actually charges you.

Access Gap aims to reduce (and sometimes remove) these out-of-pocket costs. We have Access Gap arrangements with **over 37,000 doctors** across Australia. Ask your doctors if they'll take part in Access Gap before you go to hospital. If they do, they'll send the bills straight to us, making it easier for you.

Doctors can decide to use Access Gap on a case-by-case basis. If they take part, you'll either have **No Gap** (where we'll pay the full cost of your treatment) or **Known Gap** (where your doctor will tell you exactly what your out-of-pocket costs will be before you go into hospital).

If they don't take part in the Access Gap scheme, they'll send you the bill and between us and Medicare, we'll pay 100% of the Medicare Scheduled Fee. You'll then need to pay the difference (the Gap) yourself.

Find out if your doctor is listed as a participant of Access Gap at peoplecare.com.au/find-a-provider or contact us on **1800 808 690** before you go to hospital.



1800 808 690



info@peoplecare.com.au



peoplecare.com.au