

Your guide to hospital stays



Going to hospital can be a stressful time. We're here to help!

We really do care about people (the hint is in our name) and we want you to know we've got your back when you need us. We've put together a guide for your hospital stay – from what to ask your doctor to how we pay the bills so that you're fully informed.

Grab a cuppa and read on.

Planning your hospital stay

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Visit your GP

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Step 3:

Visit your specialist
& get an itemised
quote

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Peoplecare
1800 808 690

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STEP 1



Visit your GP

You might know the drill – you need a referral from your GP to see a specialist doctor (like a surgeon for instance) to kick off the whole planned procedure process.

Your GP should chat to you about whether a certain procedure is a good option for you. Procedure success rates, patient health benefits and health risks matter. That's why it's good to get this impartial advice.

Here are a few questions you might want to ask your GP:

- Do I need further treatment?
- What are my treatment options?
- Do I need any tests? If so, how much will I pay?
- What is the referral process? Is there more than one specialist I can see?

Tip:

Once you're happy to continue, your GP will refer you to a specialist. You could even ask your GP for an 'Open Referral' to make it easier for you to take your specialist referral anywhere.

There's something important though in step 2 before you leave your GP's office.



STEP 2



Find a specialist

Using our provider search on our website gives you a decent indication of how much each specialist tends to charge under our Access Gap scheme.

What's Access Gap?

Access Gap is a program that aims to reduce the difference between the Medicare fee and what doctors charge. Doctors can choose to take part in Access Gap on a case-by-case basis, and if they take part you'll either have no gap or be told exactly what your out-of-pocket costs will be.

At this point, you can choose your specialist with your GP based on your treatment and how often they participate in our scheme to reduce your out-of-pocket expenses. So, if you're up for a procedure, say with a Cardiothoracic Surgeon, you can search in advance to find a surgeon in your area who could offer you gap-free services.

Peoplecare has agreements with more than 36,000 doctors across Australia, so you're bound to find a doctor who can use Access Gap (gaps can vary from case to case).

Check out peoplecare.com.au/findaprovider to find specialist doctors who've taken part in Access Gap in the past.

The results, which you can use as a guide, will look like this:

- **No Gap** in 90% of admissions
- **Gap up to \$400** in 10% of admissions

Participation for Dr Salient Example is based on 200 admissions in a 24 month period

Need help using the provider search?

There's a step-by-step guide on the Peoplecare website peoplecare.com.au/gap-covered.

STEP 3



Visit your specialist & get an itemised quote

When you visit your specialist, you'll get to learn about the treatment options your specialist recommends for you. It's a good time to gather information to help you make a decision about your next step. Some of the things to ask include:

- What are the treatment pros & cons?
- Is the procedure likely to be successful? Are there any side effects?
- What would my recovery plan be?
- Can you bill using Access Gap?

Specialists can choose to take part in Access Gap on a case-by-case basis. If they take part, you'll either have no gap or be told exactly what your out-of-pocket expenses will be. Smart option!

So please **ask your specialists to take part in Access Gap**. If you save money, that makes you happy and us happy.



Know your costs: Get an itemised quote

In hospital jargon, a quote for your specialist fees is called 'Informed Financial Consent'. An itemised Informed Financial Consent quote will tell you exactly what your out-of-pocket expenses will be, no surprises! From there, you can make your choice knowing all the important info. It also tells Peoplecare which Medicare Benefit Schedule items are being billed as part of your procedure (so, we'll be able to tell you if you're covered – that's in the next step).

Take the Informed Financial Consent quote form at the end of this guide to your specialist appointment. Make sure either the specialist or practice manager complete this with you (ask at reception).

Confirm where the procedure is taking place

Where your procedure is taking place matters (as it could change if you are covered by Peoplecare), so make sure you have the name of the facility in writing so that we can check for you. Alternately, you can see if Peoplecare has an agreement with your hospital by using our hospital search peoplecare.com.au/findahospital.

Bonus Tip:

Booking fees are frowned upon by the Australian Medical Association*.

If any specialist tries to charge you a booking fee, don't pay it. Simply show the bill to us. We'll call them and ask them to drop it.

*Informed Financial Consent, Australian Medical Association, 2019

STEP 4



Call Peoplecare

Call us on 1800 808 690

A simple phone call could save you time and make you feel confident with your upcoming planned procedure. Plus, we have a team of Peoplecarers whose entire job is to help you with your hospital admission and answer your hospital questions – so why not benefit from their expertise?

Instead of picking through your hospital cover documentation, we'll tell you:

- if you're covered for your upcoming hospital admission (if we're unsure, we'll ask you for Medicare Benefits Schedule items included in your itemised Informed Financial Consent from the previous step)
- if Peoplecare has an agreement with the hospital where the procedure is taking place
- your excess to pay (if any)
- some info to help your specific admission
- if you might be suitable for a hospital substitution program
- if your contact details & payments with us are up to date

Tip:

Pay your Peoplecare premium.
We can't pay for your planned procedure if your premiums aren't paid up to date.
So, make sure you've done this before you go to hospital.



STEP 5



Book your procedure & plan your hospital stay

Book your procedure: It's time to lock it in

Call your specialist and book in the procedure. An important step at this point is to **ask about your recovery plan**, as this will help you plan what to do when you leave hospital and how long your stay will be.

Plan your hospital stay

You've done well so far, but there's still a bit of preparation to do.

Do your hospital paperwork

Your hospital will give two short forms to complete at least 48 hours before your admission. The forms are called Patient Registration Form and Patient Health History. These forms are also used to ensure we pay claims for the stay and that you chose to be elected to be treated privately.

Other organising

- Double check the time of admission
- Arrange how you will get to and from the hospital
- Arrange care for children, pets and home
- Get some easy meals ready in the freezer for your return

Things to pack checklist

- Your Medicare card
- Your Peoplecare membership card
- Things needed for your treatment (Referrals, blood tests, scans, x-rays)
- Sleepwear
- Underwear
- Toiletries
- Non-slip shoes
- Your detailed medication list or all of your medicines in their original packaging
- Things to help the time pass (books, magazines, TV shows to binge on) – just be aware that if you choose to watch the hospital's TV, you'll be charged upwards of \$25 for the pleasure, called 'incidentals'
- Some cash or a credit card for parking and cafes, and incidentals like newspapers and TV

Prep for procedure

- Make sure you follow your specialist's instructions on fasting before the procedure. Make sure you know if you need to fast and what things are banned (food only or liquids as well?)
- Take a shower if you're allowed to. It will be harder after procedure. Besides, who doesn't like being clean?
- Don't apply nail polish or make-up. Those things make it harder for the nurses to monitor your oxygen levels

STEP 6



Go to hospital

You will be admitted to the hospital the day before or on the day of your procedure. Your friendly hospital staff will wheel you into theatre when they're ready. After your procedure, you will be in the recovery ward before being taken back to your room.

If you've got an excess on your cover, the hospital will ask you to pay it up front – either before your stay or when you're admitted to hospital.

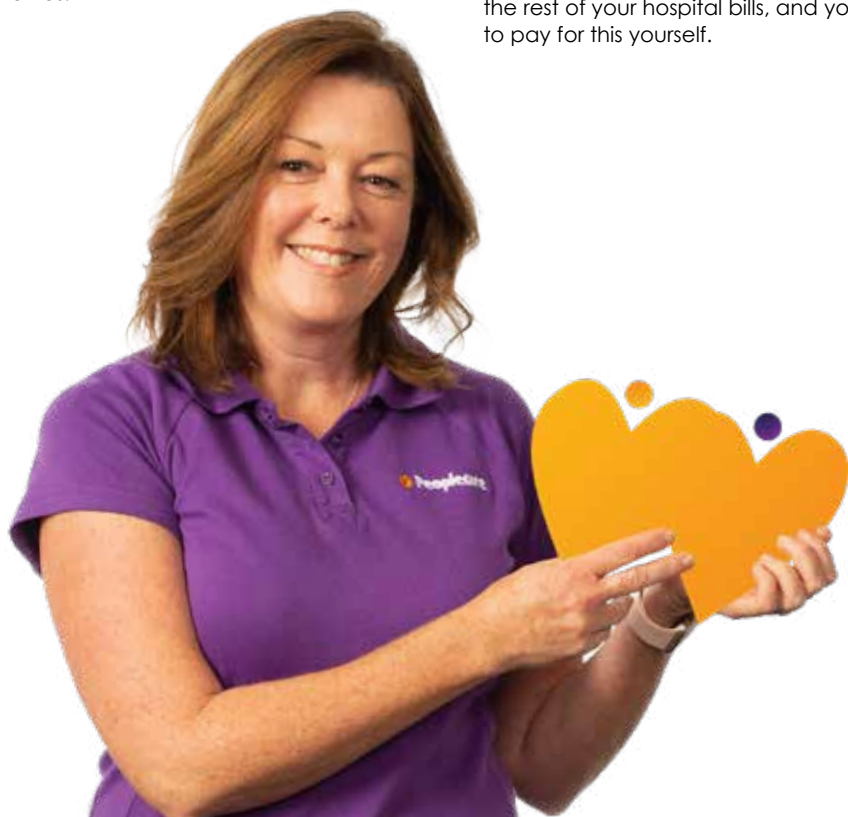
Plus, don't forget to bring your hospital bag with all your medications, clothes and toiletries.

It's your choice

Incidentals are the fees that private hospitals charge you personally (Peoplecare doesn't cover them) for having access to a TV in your room and can also involve things like newspapers.

When you get to hospital, you can request that you don't want any 'incidentals' and you won't be charged for them.

If you use any incidentals while you're in hospital you'll need to pay for them before you're discharged. This is usually separate to the rest of your hospital bills, and you'll need to pay for this yourself.



Hospital Substitution Programs*

Get out of hospital earlier or recover where you're most comfortable, better yet, avoid it completely with in-home hospital services. All you need is a referral from your specialist* to be eligible.



Hospital at Home

Going to hospital? Want to be back in your own home recovering as soon as possible instead of staying in hospital? Our Hospital at Home program lets you receive short-term therapy

services such as IV antibiotics and wound care in the comfort of your own home.

Head to peoplecare.com.au/hospitalathome for more info.

Rehab at Home



Rehab at Home gets you home from hospital sooner – we hear the food isn't that great in there anyway!

Rehab at Home is a hospital substitute program that provides rehab services such as physio & occupational

therapy in the comfort of your home.

Head to peoplecare.com.au/rehabathome for more info.

For more info...

on our Hospital Substitution Programs,
please give our Hospital & Health
experts a buzz on

1800 808 705

**Hospital substitution programs Hospital at Home and Rehab at Home can ONLY substitute hospital treatments you are covered for on your hospital cover. Anything that is a pre-existing condition will have a 12-month waiting period. Exclusions and restrictions apply.*

STEP 7



Check out of hospital & recover

Check out of hospital

Grab your discharge plan

Before you leave hospital, make sure you take your discharge plan and discharge summary.

Discharge plan should include things like:

- Follow-up tests and future appointments
- Medicines you need to take (and collect from the pharmacy)
- Equipment needed for your recovery
- Rehabilitation arrangements (if needed)

Discharge summary should include things like:

- Treatment you received in hospital
- Tests you received
- Medications you received
- Medication history
- Allergies and reactions during your admission
- Any future health arrangements

Remember to take a copy to your follow up appointments.

Pay for any extra services you used

If you added Wi-Fi, newspapers or TV to your account, pay the bill when you leave hospital.

Collect medications from the hospital pharmacy

When you get discharged, you might get prescriptions for medications to take home with you. Grab these on your way out at the hospital pharmacy. You won't be able to claim these medications on your hospital cover, but you should be able to claim any prescription medication over the current PBS amount if you have Peoplecare extras cover and have served your 2-month waiting period for pharmacy.

Recovery tips

- Follow your specialist's instructions closely
- Attend all your follow-up appointments
- Take care of your personal hygiene such as washing your hands
- Check your wounds for signs of infection
- Maintain a good diet & stay hydrated
- Move with care to avoid falls

Claim

Hospital bills

These include fees for things like accommodation, theatre and prostheses.

Who gets the bill? Most of the time, your hospital will send the bill straight to us and we'll send you a benefit statement to let you know it's paid.

The only thing you'll have to pay to the hospital is your excess (if you have one) and any additional services you've used (like TV).

STEP 8



Get help for chronic conditions

If your hospital bill does get sent to you, just send it on to us and we'll take care of the rest!

Medical bills

These are bills from doctors, specialists, surgeons, anaesthetists, pathologists, radiologists, etc.

Who gets the bill? If your specialists are taking part in the Access Gap scheme, they'll send their bills straight to us and all you'll have to pay is the gap (which your doctor will tell you about before you go to hospital).

If you get a medical bill, complete Medicare's Two-Way Claim Form (you can get this on our website peoplecare.com.au/Members/Forms) and send it to Medicare (not us). Medicare pays 75% of the Medicare Scheduled Fee. Once Medicare has paid their benefit, Medicare sends the bill to us and we'll pay the remaining 25% of the bill.

If your specialists have charged more than the Medicare Scheduled Fee, you'll have what's called an 'out-of-pocket cost'. Your specialists should tell you what that cost will be before you go to hospital.

Book your follow-up visits with your specialist & GP

Your discharge plan should say when you're meant to see your specialist and GP again, but as a rule of thumb, you'll normally see both around 6 weeks after procedure.

People with chronic conditions need a bit of extra help to get on top of their health. That's why Peoplecare offers health programs to eligible members to help manage things like anxiety, depression, diabetes, obesity, heart disease and osteoarthritis.*

Interested in enrolling or learning more?

If you feel you're at risk or not coping with your health, give us a buzz on **1800 808 690**, shoot us an email to info@peoplecare.com.au or visit peoplecare.com.au/askourexperts.

**Psst, you'll need to be on one of our Mid (Basic Plus)^, Premium (Gold)^, Silver, Silver Plus or Gold hospital covers, have served your 2-month waiting period and meet the program criteria to be eligible.*

^These covers are closed to new members.

Who's who at the hospital?

- **Discharge Planner**
A Discharge Planner (also called a Continuing Care Coordinator) manages patient transition from hospital to another health facility or home.
- **Physio/exercise physio**
Physios & exercise physios specialise in your physical recovery from hospital and help you strengthen your muscles with targeted exercises, movements and hands-on treatment.
- **Social worker**
Social workers can help connect you to community services that can assist in your care when you return home.
- **Nurse Unit Manager**
A Nurse Unit Manager (who used to be called a Matron) is the head nurse who manages all the nurses.

Love being on your side

Peoplecare is the not-for-profit health fund devoted to making going to hospital easy for you. The hint is in the name!

We're the #1 health fund for:

- dealing with members as individuals (did someone say people?);
- the way we treat our members through our call centre; and the important one for you right now
- prehospital advice and information about doctor gaps*

In short, we're here for you.

Want another reason to feel at ease? More than 85% of all in-hospital medical services are gap-free for people using their private hospital cover.[^]

**Ipsos biennial Health Care and Health Insurance Survey 2017*

^Private Health Insurance Medical Gap Statistics December 2018, Australian Prudential Regulation Authority

Love jargon-busting

We like to keep things simple at Peoplecare, but there are still a few things to learn to help you understand how to use your health cover.

Accommodation

Accommodation covers a bed and meals in hospital. It also includes in-hospital services like nursing and is separate to your doctors' bills.

Excess

An amount you agree to pay when you're admitted to hospital in exchange for a lower premium. Peoplecare lets 'kids eat free', meaning that you don't have to pay an excess to go to hospital for kids under 21 who are covered by a family policy.

Our excesses are halved if it's a day stay and the full excess for an overnight stay and longer. You only have to pay your full excess

once each financial year on single covers and up to double your excess on couple and family covers (e.g. the full excess for two parents on a family cover).

Medical expenses

Fees for medical services while you're in hospital. Things like doctor & specialist fees, radiology, pathology and anaesthetists.

Out-of-pocket expenses

When doctors charge more than the Medicare Benefits Schedule Fee. And by doctors, we're talking about a range of specialists from surgeons to anaesthetists. Also called out-of-pocket costs. Same thing.

Pre-existing condition

A pre-existing condition is any ailment, illness, or condition that you had signs or symptoms of (in the opinion of a medical practitioner appointed by the health insurer) that existed during the 6 months before you joined a hospital cover or upgraded to a higher hospital cover. It is not necessary that you or your doctor knew what your condition was or that the condition had been diagnosed.

A condition can still be classed as pre-existing even if you hadn't seen your doctor about it before joining the hospital cover or upgrading to a higher hospital cover.

Pre-existing condition restrictions don't apply to the following services:

- Rehabilitation, hospital psychiatric services, palliative care have a 2-month waiting period
- Ambulance has a 1-day waiting period

Theatre fees

Costs for procedures performed in an operating room, including day surgery facilities.

Waiting period

How long you have to be a member before you can make a claim. The best way to check your waiting periods is to give us a buzz on **1800 808 690**.

Love knowing who pays

Between Medicare, private health insurance and out-of-pocket expenses, figuring out who pays what can be tricky. Luckily for you, we've come up with this handy chart.

Benefits depend on your level of cover and any restrictions, exclusions or waiting periods you have and the 12-month wait for pre-existing conditions.

You can check what you're covered for and your waiting periods using our Online Member Services, or by giving us a buzz on **1800 808 690**.

	Peoplecare			
	Medicare	Hospital	Extras	You
Ambulance emergency and/or non emergency	X	✓	✓	X
Doctors fees outside hospital (outpatient) Things like GP & specialist fees, radiology & pathology	✓	X	X	✓
Doctors fees in hospital (inpatient) Things like specialists, radiology & pathology fees, accommodation & theatre fees while you are in hospital	✓	✓	X	✓
Public hospital charges If you're admitted as a public patient	✓	X	X	X
Public hospital charges If you're admitted as a private patient	✓	✓	X	✓
Private hospital charges Like accommodation, theatre fees and prosthesis	X	✓	X	✓
Other services Things like dental, optical & physio	X	X	✓	✓

See step 7 for how to claim your hospital stay.

