

Reduce or eliminate *the Gap*.

Your doctor doesn't need any special contract with Latrobe.

Your doctor doesn't have to agree to charge discounted rates.

Every medical practitioner can participate.

Informed financial consent Before treatment begins, ask your medical service providers for details of charges for the planned treatment, and whether they charge over the Medicare Schedule Fee. This allows you to make an informed decision not only about your treatment, but the probable costs as well.

Simplified billing Ask your service providers to send their accounts direct to Latrobe. This enables Latrobe to handle every aspect of your claims for you, including Medicare. When service providers participate in *Just Ask!*[®] Latrobe pays additional medical benefits as well as the standard 25% rebate. This reduces or eliminates *the Gap* you would otherwise have to pay out of your own pocket.

Latrobe increases your claim benefits by these amounts:	With informed financial consent	With informed financial consent, <i>and</i> simplified billing
Specialists	20%	25%
General practitioners	13%	16%
Pathology & Radiology	3%	6%

Ask your specialist

What hospital do you recommend? Is it a Latrobe participating hospital?

Answer:

If it isn't participating, is there another participating hospital where I can have this treatment?

Answer:

What fees will you charge me for the expected treatment? Will there be a *Gap*? If so, how much? Can I have the item numbers for the planned procedures, so I can get a claim quotation from Latrobe?

Answers:

Will you send your account direct to Latrobe so I can receive the maximum medical benefits claim?

Answer:

What other practitioners will be involved in my treatment? How can I find out about their fees and possible *Gaps*?

Answers:



Discharge from hospital

What will happen?

Going home can sometimes be daunting, especially if you are older, or live alone. The hospital staff will discuss with you what requirements you will have at home during your recovery period. They will contact Latrobe to discuss these circumstances when appropriate. If you have any concerns, you are encouraged to call us personally.

Is there anything else?

Going to hospital doesn't need to be confusing. If you have any questions at all before, during or after your admission, advice is just a phone call away. Once you've collected the information above, contact Latrobe to confirm the details of your cover and the amounts you will be able to claim. Phone the Telephone Service Centre on 1300 362 144 or Email your details to info@lhs.com.au - *Just Ask!*[®]

Doctors, surgeons, anaesthetists, pathologists and radiologists all play a vital role in your hospital treatment. The reason for your stay in hospital will be fully discussed and no doubt you will ask all the questions you need to understand with the proposed care and outcome. But it might not occur to ask about the cost involved. While you're recovering is not a good time to deal with an unexpected financial outlay.

Sometimes medical practitioners charge only the Medicare Schedule Fee, which means that Medicare and Latrobe cover the entire cost of their services and you won't be out of pocket.

Medical fees and charges are not government regulated so there can be a wide variation in the cost of any particular treatment or service. When practitioners charge above the Medicare Schedule Fee, your informed financial consent is the foundation of *Just Ask!*[®] This determines what out-of-pocket expenses you might have to pay.

What is *informed financial consent*?

This is the consent you give for the treatment to go ahead *after* you have been given an explanation of all related fees and charges. Informed financial consent should be raised at the first consultation.

- If you don't clearly understand what you have been told, keep asking questions until you are satisfied. Fill in the information on your *Going To Hospital* questionnaire or ask the specialist to write it down.
- Some specialists have pre-printed information sheets. These might only provide general information or simply state that the charges may not be fully covered by Medicare and your health fund. Always ask for information specific to your circumstances.
- Ask the specialist for the same information about assistants and other specialists - such as the anaesthetist - who will also provide medical services. If that isn't possible, get contact information so you can follow up for yourself.
- Remember that the information relates only to the *planned* treatment. The nature of some procedures means that the exact type and extent of treatment can't be determined until it actually begins.
- If you are unhappy with the answers about your treatment or the costs, you have the right to discuss your concerns with your GP and ask for a referral to another specialist. Naturally, the deciding factor will always be who can provide the best possible care when you need it.

As your health fund, we encourage you to be financially informed about your hospital treatment. The Australian Medical Association actively encourages all of its members to discuss fees and charges with patients openly and without embarrassment. It's quite likely that your specialist will raise the matter without waiting for you to do so.

But if that doesn't happen,

Just Ask![®]



Going to hospital? What you need to know.

How long have you had your current hospital cover?

Less than 12 months

In the first 12 months of hospital cover, you are not covered for treatment of a pre-existing condition. If you changed your hospital cover in the last 12 months, the conditions of your previous cover may still apply. It is essential that you contact Latrobe immediately for information about your particular circumstances.

Less than 36 months

Depending on the treatment you need, your hospital cover may have benefit limitations. This means that you are covered as a private patient in a *public* hospital for that treatment. Contact Latrobe immediately to confirm your level of cover.

Have you chosen a participating hospital?

Private hospitals

Latrobe has contracts with participating private hospitals Australia wide, to ensure your hospital charges are fully covered. In a non-participating private hospital, you may have to pay quite substantial costs out of your own pocket not covered by your hospital insurance. Visit our website at www.latrobehealth.com.au or phone to confirm that your preferred hospital is participating.

Public hospitals

You are automatically covered in every Australian public hospital.

Will you pay an excess?

A quick call to Latrobe will confirm whether you will be required to pay an excess when you go to hospital, and if so, how much it will be.

What happens on admission to hospital?

The hospital usually contacts Latrobe before admission to confirm your cover. If your policy has an excess, the hospital will ask you to pay it on admission, or before you are discharged. Be sure to have a credit card, chequebook or cash handy. There will be forms to complete, so take your Latrobe membership card with you in case you forget the details.

Do you pay the hospital charges?

Participating private and public hospitals send their account direct to Latrobe. If you are going to a non-participating hospital, please check with them to find out how they will charge you. Contact Latrobe if you have any further queries.

What about the doctors' bills?

Specialist, surgeon, assistant surgeon, anaesthetist, assistant anaesthetist, pathology, radiology

When your medical practitioners participate in *Just Ask!*[®], they can send their accounts direct to Latrobe. This means Latrobe manages all aspects of your claim and you don't need to worry about claim forms. If you are billed direct, take the accounts to your Medicare office and complete a *Two Way Claim* form. Medicare sends a cheque in the mail, usually in two to three weeks time, and forwards your claim details to Latrobe for payment of fund benefits. You receive a statement with these payments confirming if there is still a *Gap* that you must pay. You do not have to pay medical accounts before claiming unless you wish to, though some specialists charge a reduced cost if you pay before claiming from Medicare. If you have paid the accounts, take them with the receipts when you go to claim from Medicare. If you are unable get to a Medicare office, call in at your nearest Latrobe branch office or mail the accounts to:

Latrobe Health Services, PO Box 41, Morwell Victoria 3840

Dental and podiatry surgery – What is not covered?

Dentist and podiatrist fees and other costs

Fees charged by the dentist or podiatrist are not covered. You may be able to claim a rebate for these fees under your Extras cover, depending on the level of Extras cover you chose. For podiatry surgery, no associated services are covered, for example, anaesthesia. For details of the scope of your cover and what you may be able to claim, it is essential that you contact Latrobe before making arrangements for the surgery.

