

Latrobe Health Services will pay:

Specialist Medical Services

Standard medical benefit plus up to 25% Additional Medical Benefits provided you inform your patient (our member) of the likely out of pocket costs in relation to the anticipated services AND you participate in an approved simplified billing arrangement.

OR

Standard medical benefit plus up to 20% Additional Medical Benefits provided you inform your patient (our member) of the likely out of pocket costs in relation to the anticipated services.

OR

Standard medical benefit of 25% of the Medical Benefits Schedule if neither of the above options apply.

General Medical Services

Standard medical benefit plus up to 16% Additional Medical Benefits provided you inform your patient (our member) of the likely out of pocket costs in relation to the anticipated services AND you participate in an approved simplified billing arrangement.

OR

Standard medical benefit plus up to 13% Additional Medical Benefits provided you inform your patient (our member) of the likely out of pocket costs in relation to the anticipated services.

OR

Standard medical benefit of 25% of the Medical Benefits Schedule if neither of the above options apply.

Pathology and Radiology Services

Standard medical benefit plus up to 6% Additional Medical Benefits provided you inform your patient (our member) of the likely out of pocket costs in relation to the anticipated services AND you participate in an approved simplified billing arrangement.

OR

Standard medical benefit plus up to 3% Additional Medical Benefits provided you inform your patient (our member) of the likely out of pocket costs in relation to the anticipated services.

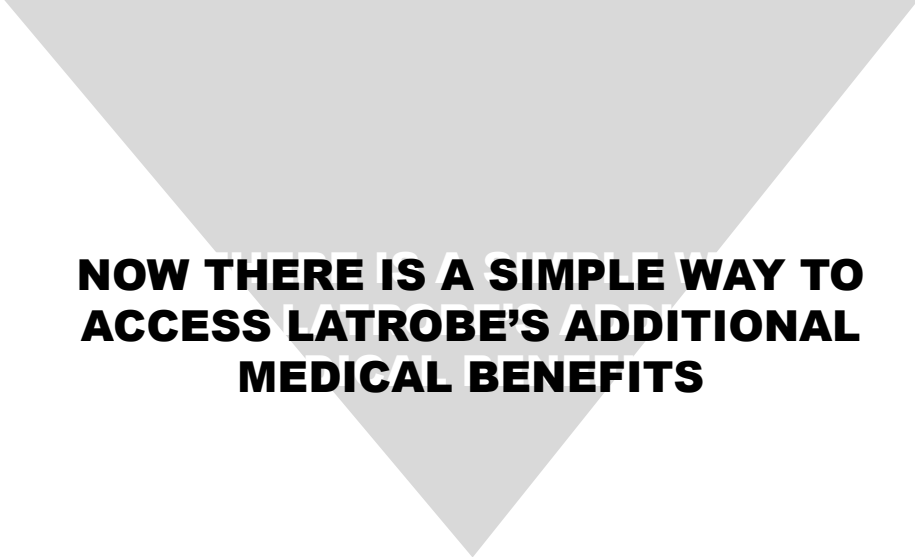
OR

Standard medical benefit of 25% of the Medical Benefits Schedule if neither of the above options apply.

For further information on any aspect of Latrobe Health Services' Additional Medical Benefits please call (toll free):

1300 362 144

www.latrobehealth.com.au



**NOW THERE IS A SIMPLE WAY TO
ACCESS LATROBE'S ADDITIONAL
MEDICAL BENEFITS**

JUST REFER TO THIS CARD



**The Medical Practitioners' Guide to
Additional Medical Benefits From Latrobe Health Services**



OUR
EveryBody Benefits From Health Cover
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A SIMPLE WAY TO ACCESS ADDITIONAL MEDICAL BENEFITS FROM LATROBE HEALTH SERVICES

A SIMPLIFIED APPROACH

About our approach:

- You choose, *at the time of treatment*, whether or not you wish to participate in Latrobe Health Services' Additional Medical Benefits arrangements.
- You only have to inform your patient (our member) of the likely out of pocket expenses relating to your anticipated service for Latrobe to pay Additional Medical Benefits.
- This is Latrobe Health Services' only requirement. As such, it makes our approach to Additional Medical Benefits simple and totally flexible. You retain absolute control.
- Importantly, we understand that your estimation of the patient's out of pocket costs is based on your assessment of the patient's requirements prior to providing the service.
- You can receive a further benefit if you also participate in a simplified billing arrangement approved by us. But you do not need to participate if you do not want to.
- Our Additional Medical Benefits are straightforward. They are set at a percentage greater than the medical benefits schedule. You will always know exactly what you will receive from us without needing to refer to yet another schedule. And the benefit is included in all our hospital tables.
- The percentages payable under our Additional Medical Benefits are set at a majority average of most service costs. See the rear panel of this brochure for the benefit details.
- The benefits are designed to assist you to reduce or offset any out of pocket costs that may otherwise be payable by our members. This benefit to our members is likely to be good business for you as well.
- Our simplified billing arrangement means your accounts will be processed promptly which should result in less administration and a better cashflow for your practice.
- We are encouraging our members to discuss any likely out of pocket costs openly with you. Greater willingness to discuss these can help you (and us) avoid questions, complaints or bad debts later on.

A SIMPLIFIED PROCESS

How Latrobe Health Services' Additional Medical Benefits work:

- For us to pay Additional Medical Benefits, we need to be satisfied that you informed your patient (our member) of the likely out of pocket costs in relation to your anticipated service before you provide that service.
- Our requirements will be satisfied if:
 - a) you sign the declaration on the Medical Practitioners' claim form **OR**
 - b) your patient (our member) signs the declaration on the Additional Medical Benefits claim form
- If you participate in an approved simplified billing arrangement, then you will forward your account to us using the Medical Practitioners' claim form. You sign a declaration contained in this form stating that you have informed your patient (our member) of the likely out of pocket costs in relation to your anticipated services before providing that service.
- If you do not participate in an approved simplified billing arrangement, then your patient (our member) will complete an Additional Medical Benefits claim form obtainable from any of our branches or agents. The member signs the declaration on this form stating that you have informed the member of the likely out of pocket costs in relation to your anticipated services before providing that service.

How to participate in Latrobe's simplified billing arrangements:

- Complete the claim form and forward it to Latrobe Health Services. Our address details are printed on the claim form.
- We will claim the Medicare portion on behalf of your patient (our member) and remit this payment, along with additional medical benefits, directly to you as the treating practitioner.
- We will remit these payments to you within five (5) working days of receiving the Medicare portion.
- The patient (our member) will receive a benefit statement detailing the fees charged, the schedule fee, the Medicare benefit, the 25% standard medical benefit, Latrobe's Additional Medical Benefits and any remaining patient balance.
- The collection of any remaining patient balance becomes your responsibility.