

Claiming your medical fees after a hospital admission

When you are admitted to hospital you will be charged separately for medical fees by your doctor, medical specialist, surgeon, anesthetist, radiologist or pathologist. These fees are in addition to your accommodation and theatre fees.

What you will receive back

Your provider should have advised you of any out of pocket costs prior to your admission, this is called Informed Financial Consent.

You will receive 100% of the Medicare Benefit Schedule (MBS) towards the payment of these fees; 75% paid by Medicare and 25% paid by Latrobe.

One or more of your providers may choose to charge above the MBS amount, if you have received Informed Financial Consent we will pay up to an additional 20% above the schedule fee to assist with reducing your out of pocket costs.

Please contact us prior to any planned hospitalisation with the MBS item numbers, and fees the doctor will be charging, this will allow us to advise you of your cover and calculate any out of pocket amounts you may need to pay.

If your provider sends their invoice(s) directly to us, we are able to claim the Medicare portion on your behalf and forward that and our portion directly to the provider for you. This means you will only be responsible to pay any out of pocket costs they may charge.

Please note that because Informed Financial Consent is not obtained for pathology or radiology services, these services are paid at maximum benefits payable in the first instance.

If you are billed directly by your provider, there are three options to submit your claim for payment;

1. myGov claim

If you have not already registered for your myGov account, go to my.gov.au or download the app. You will need to link your Medicare through this service and follow the prompts to make an online claim.

If the claim is approved, you will be notified with a statement of benefits via your myGov inbox within 7 to 10 days. If the claim is rejected, you will be notified by post.

You can download your statement of benefit and email this together with a completed Latrobe claim form to info@lhs.com.au or post these documents to us.

If the account is unpaid, Medicare and Latrobe will send you a cheque in the name of the provider which you will need to send onto the provider to settle the account.

If you've already paid the account, we will reimburse you direct to your nominated bank account on file with us.

2. Going into a Medicare Office

Medicare will ask for your Latrobe details and once processed the claim will be submitted to Latrobe electronically.

We will process our portion of your claim and the benefit will be deposited directly into your nominated bank account.

Medicare and Latrobe will only pay claims up to the MBS schedule fee; if you have been charged above the MBS scheduled fee you will need to contact us to see if you are entitled to any additional benefit from Latrobe for out of pocket expenses.

Please check Medicare online (myGov) for progress of your claim. If it does not appear on your myGov, then Latrobe has not received notification that Medicare has paid this claim.

If the invoice(s) are unpaid you will receive two cheques; (1) the Medicare benefit and (2) our benefit. The cheques will be issued in the name of the provider, it is then the members responsibility to forward both cheques, along with any outstanding amount, onto the provider for payment.

If the invoice(s) have been paid, the Medicare benefit and our benefit will be deposited directly into your nominated bank account.

3. Two-Way paper claim

Complete the following three forms

- 1. Two-way Medicare claim form,**
- 2. A Medicare claim form and**
- 3. A Latrobe claim form**

Post all forms to Latrobe with your invoice(s), we will submit your claim to Medicare on your behalf.

This option can take 6-8 weeks for processing once received by Medicare.

Once your claim has been processed by Medicare, this will appear in your myGov account. Medicare will notify us electronically; we will process our portion within five (5) working days.

The fine print

You will need to make sure your direct credit bank details are up to date with Latrobe.

You can update your details by registering or logging into the Latrobe online member area, completing your details on the Latrobe claim form or by contacting our Member service Centre on 1300 362 144.

Due to privacy legislation, we are unable to contact Medicare on your behalf.

1300 362 144
latrobehealth.com.au

Bairnsdale Shop 9 Riviera Plaza, 80 Main Street	Moe 9 Moore Street	Morwell 32 McDonald Street	Traralgon 54 Franklin Street	Warragul (agent) Shop 5, 76 Smith Street	Sunbury (agent) Shop 6, 103 Evans Street
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