

# A guide to Being a private patient in a public hospital

As a member of Latrobe, you can be treated as either a public or private patient when you visit a public hospital. The choice is yours. This fact sheet will explain how it all works.

## What is the cost?


Being treated as a private patient in a public hospital is not free. Approximately 1 billion dollars is paid to public hospitals by private health insurers in Australia each year. This cost is absorbed into your health insurance premiums and contributes significantly to the cost of private health insurance.

## What are your rights?

If you are, or have been a tax-payer in Australia, you have purchased the right to Medicare which includes treatment in a public hospital.

If you have a private health insurance policy, you have purchased the right to be treated in a private hospital.

Therefore, you have the right to choose whether you want to be treated as a public or private patient. You have already paid for BOTH options.



You are under **NO OBLIGATION** to declare or use your private health insurance in a public hospital.

## Using your private health insurance in a public hospital

In a private hospital you can choose your own doctor, and on most occasions, when you wish to have your procedure done. This is not guaranteed in a public hospital.

If the hospital offers to waive some or all of your excess, this does not necessarily mean they are paying it on your behalf. Make sure you clarify this with your health fund.

A hospital **MUST** give you the choice to be treated as a private or public patient. It is **NOT OK** for them to pressure you or your carers, particularly when you are under duress or in an emergency situation.

A hospital must obtain your full financial consent to be treated as a private patient by providing you with a document outlining all costs and potential costs payable by you. Your signature confirms you agree to pay these out-of-pocket costs.

You will not be guaranteed a private room. In fact, most public hospitals are required to allocate their limited private rooms for patients who require a single room based on clinical need.

The hospital may not be aware of the entitlements included in your private health insurance policy. Therefore, you may still have to pay additional costs. Check with Latrobe health fund first.

Once you are discharged, you may not be able to receive outpatient or community-based services. These services are usually provided to public patients at no cost, but may not be available if you have elected to be a private patient.



For more information, contact us  
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