

## MEDICAL EXPENSES INCURRED WITHIN AUSTRALIA

### Information for Personal Injury Claims

**If you are claiming reimbursement for medical expenses incurred as a direct result of injury, please read the following information carefully. Please also refer to your Policy document for any other additional terms of reimbursement.**

If you are claiming the difference or shortfall of a payment from an insurer, you must first seek reimbursement from your Private Health fund (if applicable) and submit the accounts with your claim. Specifically for reimbursement of Medical Expenses that are subject to Medicare, the following information should be noted.

We advise that Your Policy will cover non-Medicare Medical Expenses to the amount stated in the Policy (after the deduction of any excess) for injuries which occur during insured activities. The policy will cover fees incurred as a result of injury including, but not limited to fees paid to nurses, hospitals, chiropractors, osteopaths and physiotherapists. Please note that you are expected to settle accounts first and then seek reimbursement.

We advise that this company must comply with Federal legislation that limits the benefits that General Insurers, Health Funds (and others) are legally allowed to insure. General Insurer are *prohibited* from reimbursing medical expenses that are covered by the Medicare Scheme.

We can pay:

- ✓ Theatre Fees & Accommodation Fees in a hospital where the Insured Person is a *private* patient in a public or private hospital, subject to policy limits.
- ✓ Medical expenses which are not covered by Medicare.

We cannot pay:

- × Any *out of hospital or outpatient* expenses which have a Medicare component.
- × Any amounts above the Scheduled Fee, or “gap” fees related to Medicare services
- × When you are a *public* patient in a private or public hospital. Everything is covered by Medicare in this circumstance.
- × Specifically, for out of hospital Doctor or Specialist visits, Medicare refunds 85% of the Scheduled Fee. No-one can reimburse any other amount for these expenses.
- × Pharmaceutical items that are subject to the Pharmaceutical Benefits Scheme (PBS), or Pharmaceutical items that cost less than the yearly indexed PBS amount.

### Examples

Medical Service	Amount Charged	Scheduled Fee	Medicare Pays	We Pay	Insured Pays
Private Hospital Accommodation	\$400.00	\$0.00	\$0.00	\$400.00	\$0.00
Hospital Doctor Consultation	\$100.00	\$80.00	\$60.00	\$0.00	\$40.00
GP Consultation <b>out of hospital</b> (no bulk billing)	\$100.00	\$80.00	\$68.00	Nil	\$32.00

Please note that where a Private Health Fund has reimbursed any in-hospital amount then no further reimbursement is available.