

What should I do if I have to go to hospital?

Going to hospital can be a stressful time and the last thing anyone needs is more confusion. Follow our easy steps below to help navigate the maze.

Step 1. At the doctor's

Ask your doctor if they will participate in Access Gap Cover, which means you will have lower out of pocket expenses, and you will know exactly what your medical fees will be.

Discuss Informed Financial Consent (IFC) with your doctor. This means they will outline all fees and explain what is claimable from Medicare, what is claimable from the RBHS and what your out of pocket expenses will be.

Step 2. Contact the RBHS

Once you have spoken with your doctor, contact the RBHS on 1800 027 299 to let us know what your confirmed out of pocket expenses will be (including fees for doctors, anaesthetists, assisting surgeons, and any prostheses).



reserve bank health society
simply better benefits

Reserve Bank Health Society Limited.
A Registered Private Health Insurer.
ABN 91 087 648 735.

Locked Bag 23, Wollongong NSW 2500
Phone 1800 027 299
Fax 1300 309 704
Email info@myrbhs.com.au

The RBHS will let you know the following:

- What your level of cover is
- What you are covered for when you're admitted to hospital
- What options we can offer to help you recover in your own home

We will also send you a handy Hospital Pack with useful information to help you navigate your way through the health system.

Step 3. At the hospital

Before your admission, the hospital will contact the RBHS to confirm your coverage.

The RBHS Hospital cover has no excess so you will not have to pay anything to the hospital up front.

You may be required to pay the hospital directly for any extras you receive in hospital (like take-home items) before you are discharged from hospital. Your hospital may be able to provide you with a list of additional charges beforehand.

The hospital will bill the RBHS directly for your accommodation, theatre fees and prostheses. We send you a benefits statement, which outlines what we've paid for on your behalf and you don't need to take any further action with this unless you notice a discrepancy, in which case please contact us on 1800 027 299.

We also offer hospital services in the home, so please let us know on 1800 027 299 if you wish to leave hospital early and recover at home.

Step 4. After hospital

When you're home from hospital, you may receive medical bills from your doctors, including surgeons, assisting doctors, anaesthetists, pathologists and radiologists.

If your doctor is participating in the Access Gap scheme, they will forward their accounts directly to the RBHS for automatic payment. We send you a benefits statement which outlines what we've paid for on your behalf and you don't need to take any further action with this.

Most of the time, you should submit your medical accounts straight to Medicare, which means they'll pay your Medicare benefit and then you forward the statements to the RBHS for payment of your health fund benefit.

The exceptions to this are any medical accounts that include a statement asking you to submit to your health fund. You can send these directly to the RBHS with a completed claim form.

Online Claiming

Did you know that you can access your membership details, view benefits statements, and make claims online? Register yourself for Online Member Services at www.myrbhs.com.au/members/oms