

Going to Hospital fact sheet

Going to hospital for a planned surgery (also called elective surgery) can be stressful. To make your life easier, we have three quick steps for you.

Step 1. Select your specialist

You know the first part. Visit your local GP who may refer you to a specialist (say, a surgeon for example). Here is something new though: Before you go to see a specialist, use our provider search. Why? Well, you could find a specialist who bills using our Access Gap Scheme, resulting in lower or no out-of-pocket expenses for you.

If your medical provider chooses to use Access Gap, they will bill the health fund directly & they must not charge you any non-clinical fees, these include:

- Booking fees
- Management fees
- Technology fees
- Administration fees
- Insurance levy fees
- Hospital facility fees

The specialist search is available online myrbhs.com.au/using-your-cover/using-your-hospital-cover/find-a-specialist.

Step 2. Get an itemised quote from your specialist

Now is the time to get the most important document of your entire surgery – an itemised quote called Informed Financial Consent.

Informed Financial Consent should include all Medicare Benefit Schedule (MBS) items you will be receiving in your surgery as well as quotes from any other specialists who will be assisting the surgery, such as anaesthetists. It is the only way your health fund (the RBHS) will be able to tell you if you are covered in hospital and what your out-of-pocket expenses will be.

Step 3. Call us on 1800 027 299

A simple call could save you time and angst. We will be able to tell you:

- whether you are covered for your hospital admission. Please have your Medicare Benefit Schedule item numbers ready so that we can check if you are covered for your surgery and if you have served your waiting periods;
- how to use Access Gap to reduce your out-of-pocket expenses;
- if you might be suitable for a hospital substitution program; and
- if your contact details with us are up to date.



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