



What is Access Gap Cover?

Access Gap Cover is a way to reduce your out-of-pocket expenses for medical services in hospital. Out-of-pocket expenses or the 'gap' is the amount you pay for medical or hospital charges, over and above what you get back from Medicare and your private health insurer. rt health works with the [Australian Health Service Alliance \(AHSA\)](#) to reduce this gap for our members. Access Gap Cover is automatically included in all of rt's Hospital Covers.

How does it work?

If you are admitted to hospital as a private patient, your medical services will be charged separately from hospital accommodation and theatre fees. Medicare pays 75% of the Medicare Schedule fee and your private health fund pays the remaining 25%. The Medicare Schedule fee is set by the Australian Government Department of Health.

Some doctors charge an amount above the Medicare Schedule fee. This amount is known as an out-of-pocket expense or the gap amount. With Access Gap Cover, you can reduce this gap amount or not have to pay it at all.

If a doctor treats you under Access Gap Cover, they will process the claim for you and only charge you the agreed out-of-pocket cost. This means you don't need to pay the account up front and are not responsible for any other fees, except if there are out-of-pocket expenses.

How can I arrange to be treated under Access Gap Cover?

When you are referred to a specialist by a doctor, ask them if they can recommend someone who participates in Access Gap Cover. If the doctor is unsure about who to recommend, you – or the doctor – can search for a specialist via the 'find a provider' link on our website or by visiting <https://www.healthshare.com.au>.

Participation in Access Gap Cover is on a case-by-case basis so when you see the specialist and are discussing your surgery, you'll still need to ask them if they are willing to participate.

Checklist of questions to ask your specialist

Will you treat me under an Access Gap Cover arrangement?

Will I need to pay any out-of-pocket expenses for my treatment? If so, can you give me a written estimate of how much I'll need to pay?

How many other doctors will be assisting with my treatment and will they also participate in Access Gap Cover?



Your rights and entitlements

- You are entitled to ask your doctor about Access Gap Cover and we encourage you to do so, as it is in your best interest to reduce any possible out-of-pocket expenses.
- Your doctor must give you written informed financial consent prior to any procedure. This means you will receive a written estimate of what your out-of-pockets may be.

WHAT IS WRITTEN INFORMED FINANCIAL CONSENT?

INFORMED FINANCIAL CONSENT IS A WRITTEN ESTIMATE OF THE EXPECTED COSTS FOR YOUR PROCEDURE AND ANY OUT-OF-POCKET EXPENSES. WE RECOMMEND YOU GET THIS FROM EACH TREATING PRACTITIONER.

- Your out-of-pocket costs cannot be more than \$500 (or \$800 for pregnancy-related services) for each specialist who bills you. This means that if your primary surgeon and his/her assistant bill you through a combined invoice, they may only charge you \$500 for out-of-pocket costs. If the primary surgeon wanted to charge you \$500 and the assistant also wanted to charge you \$500, then they must both provide you with written, informed financial consent prior to your procedure.

- Your doctor cannot invoice you for the full amount of your procedure (your out-of-pocket costs plus the amount that rt health and Medicare will be contributing) and ask you to invoice rt health on their behalf, they must do this themselves. They can however invoice you for the out-of-pocket amount upfront.
- The doctor will charge you for consultations before and after your surgery, but they cannot charge you any additional administrative fees in relation to your surgery.
- Just because one doctor participates in Access Gap, this does not mean that the other doctors involved in your treatment will participate. You will need to inquire about this in your consultation with the specialist. This question is listed in the checklist above.
- Your specialist may have never used Access Gap Cover before but may still consider it if you ask them. If your doctor wants more information, ask them to contact the Australian Health Service Alliance on 1800 664 277.

Please note, the above information is about the new Access Gap Cover rules that start 1 July 2020. If you have an Access Gap Cover claim prior to 1 July 2020, some of the rules are slightly different. If this is the case, please contact us on 1800 886 123 or email us at help@rthealthfund.com.au

Can we help?

Please feel free to call our team with any questions. It can be confusing and it is always best to clarify your understanding. Our team is happy to help.

Contact us on **1300 886 123** or email help@rthealth.com.au

