



DefenceHealth

Access Gap Cover

Cut the gap on hospital medical costs

Simplicity and certainty with Access Gap Cover for medical care in hospital.

Should you ever need specialist care in hospital, your doctor can now provide a much simpler billing system with Defence Health's Access Gap Cover.

If your Doctor uses the scheme, you will either:

- Have no out-of-pocket expenses
or
- You will be given an estimate of the costs you will have to meet before treatment begins.

Also, your doctor can bill Defence Health directly, making it even easier for you.

It is your doctor's choice to use Access Gap Cover. Your relationship with your doctor and the treatment you receive will not change.

Defence Health is encouraging doctors across Australia to choose Access Gap Cover, and this is where you can help.

Tell your doctor how easy life can be.

Show them the information of the reverse of this pamphlet at your next appointment.

Access Gap Cover

As a doctor who provides care for members of Defence Health, we invite you to participate in Defence Health's Access Gap Cover scheme offering:

- **Billing made simpler for you and your patients**
- **Improved cash flow - payment within 21 days**
- **No contract**
- **Opt in opt out, patient by patient.**

Access Gap Cover allows patients with Defence Health hospital cover to eliminate or reduce out-of-pocket expenses for medical gap payments for private hospital treatment, adding value to private health cover.

The scheme simplifies the claim processes for you and your patients for private hospital treatment, adding value to private health cover. It also improves the cash flow of your practice with claims paid within 21 days.

There is no contract to sign and you can opt in and out of the scheme on a patient by patient basis. Defence Health recognises your right to exercise independent clinical judgement, so you retain complete control of patient care. Defence Health's schedule of fees is indexed annually based on the AMA formula.

You can choose to charge above our fee schedule (up to predefined limits) and still participate in Access Gap Cover as long as you provide written Informed Financial Consent so your patients know their out-of-pocket expenses in advance.

If you haven't yet received an Access Gap Cover information pack or require further information, please call:

The Australian Health Service Alliance

Freecall: 1800 664 277

FreeFax: 1800 670 898

Email: access@ahsa.com.au



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