

# ADF Public Hospital

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Defence Health ADF Public Hospital cover is designed for members living in rural areas without access to private hospitals.

It allows you to choose your doctor from those associated with the public hospital you attend and covers 100% of the cost of a shared ward in a public hospital, your theatre fees, including labour ward and intensive care. Up to 100% for prostheses included on the Federal Government's Prostheses Listing. You will also be covered for up to 100% of doctors' fees if your doctor uses Access Gap. At a minimum, we cover the difference between the Medicare rebate and the Medicare Benefits Schedule fee. Public Hospital cover also includes ambulance service, hospital in the home and some programs and services outside of hospital. Pharmaceuticals are not covered.

If you choose to attend a private hospital you will have significant out-of-pocket expenses.

You should note that public hospital waiting lists still apply.

## Programs and services outside of hospital

Defence Health offers a range of programs and services to help look after your health and wellbeing outside of hospital. These services are made available to members if they are clinically appropriate for them.

<p><b>Chronic care</b></p>	<p>Our chronic disease management programs are designed for members who have had a hospital admission relating to coronary artery disease.</p> <p>The programs provide telephone-based support that is focussed on keeping your recovery on track. The program coordinators work with your treating practitioner to ensure the support supplements your existing health treatment.</p>
<p><b>Hospital substitute</b></p>	<p>Defence Health has agreements with a number of health care providers to deliver certain services in your home. Such services include wound management, intravenous therapy, administration of blood products and ambulatory sleep studies. We cannot guarantee that a participating provider will be available in your area.</p>
<p><b>Midwifery</b></p>	<p>We will pay up to \$550 for midwife attendance at delivery and up to \$240 per person per financial year for pre and post-natal visits (\$20 per pre-natal visit and \$40 per post-natal visit). Your midwife must be registered and in private practice.</p> <p>Midwifery benefits are not payable for hospital births. If a doctor is required to intervene in the delivery, the benefit will be payable for the doctor's in-hospital treatment instead.</p>
<p><b>Maternity support</b></p>	<p>Mother &amp; Baby is an online education and information service for expectant mothers and new parents. It also includes retail offers and discounts.</p>

## Reduce your medical costs

Your doctor, surgeon, anaesthetist, pathologist or radiologist will all charge for their services. If you are admitted to hospital as a private patient, Medicare will pay 75% of the Medicare Benefit Schedule (MBS) fee and Defence Health will pay the remaining 25%.

Some doctors charge more than the MBS fee which can result in out-of-pocket expenses. Defence Health can help reduce or avoid these extra expenses through no-gap agreements and the Access Gap scheme.

## Access Gap

If you are about to go to hospital, ask your doctor to use Access Gap. Under this scheme, Defence Health will pay a higher amount to your doctor if they agree to charge a no-gap or known gap fee to you. If your doctor agrees, the most you will be out-of-pocket is \$400 for each Medicare item number or \$800 for obstetric services. Your doctor must inform you of the total of any out-of-pocket expenses you will have to meet before you go to hospital. A list of doctors who may participate in Access Gap can be found on our website.

## No-gap agreements

Defence Health has negotiated no-gap agreements with a number of diagnostic service providers, such as radiologists and pathologists. If you receive these services in hospital from a provider with whom we have a no-gap agreement, they will send the bill directly to Defence Health for payment.

## What's not covered

ADF Public Hospital will not pay for:

- Treatment received while serving a waiting period:
  - 2 months for rehabilitation, psychiatric and palliative care
  - 12 months for a pre-existing condition excluding rehabilitation, psychiatric and palliative care
  - 12 months for obstetric (pregnancy) related treatment
  - 2 months for all other hospital and hospital substitute treatments.
- Treatment provided at an emergency department of a hospital.
- Treatment for which a Medicare benefit is not payable. However, we do cover rehabilitation, psychiatric and palliative care hospital treatments.
- Treatment not clinically necessary (such as cosmetic surgery).
- Doctors' fees in excess of the MBS fee, unless covered by Access Gap.
- Pharmaceuticals provided on discharge, or unrelated to the reason for hospitalisation.
- Exceptional (high-cost) drugs.
- Personal items such as newspapers, toiletries, pay-TV or crutches. (Crutches are claimable under Extras cover.)
- Accommodation in an aged care facility.
- A hospital stay beyond 35 days that is not supported by an acute care certificate. This will incur out-of-pocket expenses.
- Surgery provided by a non-accredited podiatric surgeon. For podiatric surgery provided by a Commonwealth accredited podiatric surgeon, hospital benefits will be paid at the insured rates.

## Non-resident limitations

Defence Health hospital products are not suitable for non-residents without full Medicare entitlements. This includes overseas visitors from countries with Australian Government reciprocal health care arrangements.