


Title:	Private Health Insurance Fee Waiver			
Section:	Finance	PRH:	Director of Corporate Services	

1. INTRODUCTION:

To ensure that Alexandra District Health (ADH) provides safe high quality health care and experiences to our consumers by actively following the Victorian Clinical Governance Framework and through its Consumer Participation Framework actively engage and partner with consumers.

To ensure all staff are responsible and accountable for safe and high quality care, and ADH continuous improvement will be informed by regular monitoring and evaluation of performance.

ADH maintains an effective control framework over 'out-of- pocket' expenses to eligible patients electing to be admitted as a private patient using their Private Health Fund Insurance.

2. PURPOSE:

- Eligible patients who elect to use their Private Health Fund Insurance will not be 'out of pocket' for hospital related expenses.
- ADH will waive any excess or co-payments required by the patient's Health Fund.
- ADH is not responsible for Private Visiting Medical Officer fees.

3. ROLES AND RESPONSIBILITIES:

All staff are responsible and accountable to know, understand and support each other to meet the requirements of the Victorian Clinical Governance Framework. All staff will be aware of the Consumer Participation Framework and actively engage and partner with consumers, demonstrate ownership and accountability for safe, quality care, and participate in regular evaluation and monitoring of performance to inform improvement.

3. PROCESS:


All out of pocket expenses and compulsory excess payments will be met by ADH provided ADH is made aware of the level of cover held by the patient at the time of admission. Claims beyond the scope of the Patients' private health cover policy will not be covered.

Patients may receive an invoice from providers for inpatient services such as pathology or x-ray. If, after claiming these accounts with Medicare and their private health fund they are 'out-of-pocket', ADH will reimburse this amount to them directly upon providing a copy of their remittance advice and receipt of payment. This reimbursement will be paid to the patient within 14 days of providing the required documentation.

A pamphlet regarding Private or Public admission is given to patients on arrival. If the patient elects to be admitted as a private patient, the Election for Admission form and the Private Health Insurance claim form is to be signed by the patient. The patient provides current Medicare and Private Health Insurance details.

Patients who choose to use their private health insurance are a great financial help to ADH because the private health fund will contribute significantly to the cost of the care provided.

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5. REFERENCES

6. RELATED DOCUMENTS

Public or Private Pamphlet provided to patients on admission.

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