

## Frequently Asked Questions for patients, families and carers with private health insurance

### **Can I use my private health insurance at Monash Health?**

Yes, you can elect to be a private patient at any of Monash Health sites. You pay for your private health insurance so, you can decide when and where you wish to use it.

### **Will being admitted as a private patient increase my health insurance premium?**

No. Private Health Funds generally adjust their premiums once a year; this is not influenced by members lodging claims.

### **Will I have to pay for any other costs?**

Services including x-ray, blood tests, outpatient department consultations and scans are all covered.

- Both Public and Private Patients are not covered for equipment such as walking aids, television hire or discharge medications.
- The pharmacy will advise you regarding any concession entitlements.

### **What are the benefits to me as a private patient?**

- No out of pocket costs.
- Monash Health will waive any excess applicable to your hospital admission.
- The ability to choose a Monash Health doctor to treat you.
- Continuity of medical care throughout your hospital stay.
- Your aftercare will be continued in our Monash Health Outpatient clinics or your specialists private consulting rooms.

**What if I only have basic cover with my Private Health Fund?**

In most instances you are fully covered as a private patient; however the patient liaison officers will review and discuss this with you before the paperwork is signed or submitted.

**What if I change my mind and want to use my private insurance later in my stay in hospital?**

You can request to see the Patient Liaison Officer who will answer all your queries and change your classification to private.

**Why should I use my private health insurance?**

Monash Health is part of Australia's public health care system and offers hospital care to any Australian resident under Medicare arrangements.

Electing to be a private patient at any of our sites helps generate much needed funding for Monash Health.

**How can private health insurance help Monash Health?**

By choosing to be a private patient you will be assisting the hospital to:

- Maintain equipment
- Help support vital research
- Improve hospital facilities
- Provide continuous improvements in patient care; this in turn benefits all the patients and the community as a whole.

**More information:**



Clayton Hospital	9594 2809
Moorabbin Hospital	9928 8226
Dandenong Hospital	9554 8130
Kingston Centre	9265 7938
Casey Hospital	8768 1589
Cranbourne Integrated Care	8768 1589