

## The benefits of using your private health insurance at St George Hospital

- ▶ You can nominate the doctor of your choice.
- ▶ You will not be charged any excess on your private health insurance for booked or emergency admissions.
- ▶ You can rely on the Patient Liaison Office staff to look after most of the claims on your behalf.
- ▶ By using your private health insurance, you can help St George Hospital continue to grow and better serve the local community.

Thank you for supporting St George Hospital by choosing to use your private health insurance.



## How do you use your private health insurance?

You are entitled to choose to be a public or private patient regardless of whether you hold private health insurance.

If you would like to be admitted as a private patient or require any further information, please read the information contained in this brochure and contact:

### Patient Liaison Office (PLO): St George Hospital

#### Office hours:

Monday to Friday | 7.00am to 6.00pm  
Saturday to Sunday | 7.00am to 3.30pm

**Telephone:** (02) 9113 2697 | pager 4360

**Fax:** (02) 9113 2739

**Email:** [stgplo@sesiahs.health.nsw.gov.au](mailto:stgplo@sesiahs.health.nsw.gov.au)

### Our commitment

The St George Hospital is committed to providing you with the highest quality of care in a safe and caring environment.



St George Hospital &  
Community Health Service

# A guide to using your private health insurance at St George Hospital

The benefits explained



Health  
South Eastern Sydney  
Local Health District



## Using private health insurance at St George Hospital

When patients are admitted to a NSW public hospital, they must choose to be treated as either a **private (chargeable)** or **public (non-chargeable)** patient.

Many patients are not aware that they can use their private health insurance in a public hospital.

Some patients are concerned about unforeseen 'gap' charges and other expenses that they may have to cover.

This brochure is designed to help answer some questions you may have.

## Why should you use your private health insurance?

By choosing to use your private health insurance you can enjoy the following benefits as well as directly help St George Hospital.

- **Choice of your own doctor**

Private patients can choose their doctor as long as they have admitting rights to the hospital and are available. The benefit of being a private patient means that one specialist trained doctor will take personal responsibility for your health care throughout your stay and will provide follow up care after your discharge.

- **Excess is waived for all admissions**

If you choose to use your private health insurance, any excess for booked or emergency admissions will be waived.

- **Single room accommodation**

As a private patient, you will have preferential access to a single room if one becomes available.

## Why should you confirm your level of private health insurance cover?

It is essential that you confirm your level of private health insurance cover if you are booked for a procedure or operation, as your health fund may not cover you in certain instances. If you only have ancillary health cover, you will not be covered for your admission.

Our Patient Liaison Officers will gladly confirm your level of cover and advise you of the options available to you.

## What does your private health insurance cover?

If you have hospital cover, your health fund should cover accommodation, prosthesis implants, pathology and diagnostic charges associated with your admission.

Your health fund and Medicare will cover 100% of your doctor's fee if your doctor charges the schedule fee or participates in a Gap Cover Scheme with your health fund.

It is a good idea to discuss any potential 'gap' costs with your doctor before you are admitted to hospital. If admitted through the Emergency Department, the Patient Liaison Officer can be contacted to confirm your level of cover and clarify any 'gap' charges with your doctor.

## Processing private health insurance and Medicare claims

Our Patient Liaison Office staff will process most of the claim forms for your health fund and Medicare and are also able to assist you with any queries or concerns you may have.

## How does St George Hospital benefit?

The money received from your health fund is paid directly to St George Hospital. It is re-invested to improve facilities, services, equipment and training at St George Hospital.

## When can you choose to be a private patient?

You can make a decision to be treated as a private patient before or at anytime during your stay at St George Hospital.

## What if you do not have private health insurance and wish to be a private patient?

If you do not have private health insurance you can still elect to become a private patient. You will be responsible for meeting all costs associated with your admission which are not covered by Medicare.

## Who can you talk to about becoming a private patient?

St George Hospital's Patient Liaison Office can provide you with information and guidance on using your private health insurance.

The Patient Liaison Office is open seven days a week. Appointments can be made for you to meet with a staff member and discuss any concerns you may have.

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