

# Going to Hospital



**Territory**  
HEALTH FUND

Preparing for a hospital procedure can be daunting for Members, so we've put together a checklist to help you plan, prepare and be informed.

- Talk to your GP about your condition and where a specialist is required, ask for a few recommendations. Private Health Insurance gives you the choice to select your own doctor.
- Talk to your specialist and ask about all fees and charges up front. Ask for a written cost estimate outlining all fees and charges\*.  
\*See Out-of-pocket Expenses for more information to support you with this conversation.
- Will I need to travel for treatment, and do I need to arrange accommodation?
- Talk to our friendly team
- Am I covered for my procedure?
- Do I have an excess?
- Does my chosen hospital have an agreement with Territory Health Fund?

Our team are here to help! Contact us on

**1800 623 893**

Alternatively, pop in and talk to one of our Health Insurance Specialists at Gateway Shopping Centre.

## Out-of-Pocket Expenses

We believe in better value for our Members, that's why we introduced our Access Gap Cover initiative. It has been designed to help minimise or, in some cases, eliminate out-of-pocket expenses when you go to hospital.

When talking to your doctor we encourage all Members to:

- Ask if they will participate in **Access Gap**.
- Ask for an **Informed Financial Consent (IFC)**.

Please Note: Some procedures may require multiple specialists and it's important you discuss the above points with each specialist. For example, when going for surgery, both your surgeon and anaesthetist will charge separately.



## Access Gap Cover

Access Gap Cover is a major feature of our hospital cover. Where your doctor agrees to participate in Access Gap, this will help minimise or, in some cases, eliminate out-of-pocket expenses when you go to hospital. It's important to note, that it is the doctor's choice to charge under the Access Gap Scheme and they can do so on a case by case basis. Where the doctor chooses not to participate, it is likely that you will have large out-of-pocket expenses.

Your Informed Financial Consent (IFC) will outline all the fees, charges and applicable rebates of your procedure/s and should clearly display your total out-of-pocket expenses. Our friendly team are available to assist you in understanding this document.

## Accommodation

We understand that substantial travel is sometimes required for our rural and regionally based Members when they are seeking treatment for a medical condition.

For Members requiring accommodation we provide an accommodation benefit to subsidise the cost of your stay. We will pay an accommodation benefit related to hospitalisation where the patient is required to travel\* 300 kilometres or more return from their home address. The accommodation benefit is up to \$50 per night and will apply to every night for the duration of the hospitalisation required including the night prior to admission and also the night of discharge.

\*Where a parent or carer travels with a dependent aged 12 years and under (the patient), there is no minimum travel distance required.

## HOW TO CONTACT US

If you have any questions or need more information, please contact us by:



[territoryhealth.com.au](https://territoryhealth.com.au)



[info@territoryhealth.com.au](mailto:info@territoryhealth.com.au)



1800 623 893



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Territory Health Fund