

## Revenue Services



# Using your private health insurance

**If your family is Medicare eligible and covered by private health insurance, you can choose to have your child treated as an insured (private) inpatient at the Queensland Children's Hospital.**

Simply let our admissions staff know you would like your child treated as an insured inpatient. We can then liaise with your health fund and help you complete any paperwork.

## The choice is yours

We respect your right to decide what is best for your child and family. No matter what your choice, you can be certain that your child will receive the same high-quality healthcare.

## Your child's treatment

The Queensland Children's Hospital employs a team approach to patient care. This means your child, whether treated as a public or insured patient, will be cared for by a range of clinicians including junior doctors to provide the best possible health care 24 hours a day. Your specialist and their team will be involved in all major clinical decisions.

Whether treated as a public or insured patient, your child will receive the same high level of health care from our service. This includes access to our specialist health care teams, including allied health professionals, based on your child's clinical needs.

## We're here to help

Our admissions staff and Patient Options Liaison Team can help you make an informed choice about having your child treated as an insured patient. The team can liaise with your health insurance provider to determine your eligibility. This includes clarifying your level of cover, and whether you have served any waiting periods.

Children's Health Queensland also supports 'hassle-free' billing. If you are privately insured and have elected to have your child admitted as an insured patient, we will bill Medicare and your health fund directly wherever possible. This means no bills or extra paperwork for you. If in the unlikely situation that an error occurs and you do receive any bills, please send them back to us and we will take care of them.



Tell our staff if you need an interpreter or Indigenous Health Liaison officer to support you during your stay.

## Contact us

### Patient Options Liaison Team

Queensland Children's Hospital

t 07 3068 2577 | 3068 2477 | 3068 3813

e [CHQ\\_POLO@health.qld.gov.au](mailto:CHQ_POLO@health.qld.gov.au)



# Frequently asked questions

## Will I pay an excess if I use my health insurance?

At the Queensland Children's Hospital you will not have to pay an excess for your child's hospital accommodation. If you have chosen a treating doctor who accepts your child under a private arrangement, then there may be out-of-pocket expenses for the consultation fees. If this occurs, your chosen doctor should provide you with the details of these costs.

## What about the excess if my child is admitted to another hospital during the year?

If your child is admitted as an insured patient at the Queensland Children's Hospital, you will not have to pay an excess for further admissions here or at another public hospital.

Depending on your level of cover you may still have to pay an excess for a future admission at a private hospital.

## Will my premium go up if I use my health insurance?

No. Premiums are not determined by an individual's use of their insurance. Premiums are set at a national level and require Commonwealth ministerial approval.

## Can I request my child be referred for admission at a private hospital?

Yes, in some circumstances this is possible depending on your child's medical condition and clinical needs. Please discuss with your treating doctor. We may assist by referring you to a specialist or private hospital who can then provide you with further information, including any associated costs. This would be a private arrangement and you would be responsible for any associated costs.

## Can my child see their specialist and their team at an outpatient/community based clinic for follow-up?

Yes. When planning for your child's discharge, we will determine if specialist follow-up is required. If it is required you will be offered an appointment at a specialist's bulk-billed outpatient/community based clinic. We will organise this and you will incur no out-of-pocket expenses. Your child's hospital specialist can also transfer any required follow-up care to your general practitioner (GP).

## Can my child see their specialist in their private rooms in the hospital for follow-up?

You may request this option if your specialist has private rooms and is willing to see your child. This would be a private arrangement and you would be responsible for any associated costs.

## What costs are not included when my child is discharged?

Inpatient admissions do not include prescribed take-home medications or consumables on discharge. All families must pay for any ongoing medications prescribed and consumables.

## Does my choice to use my private health insurance help Queensland Children's Hospital?

The Queensland Children's Hospital is grateful to families who help support our hospital and health services by using their private health insurance. When families choose to use their private health insurance, the hospital receives additional funding from health insurance providers and Medicare. This helps us provide even more services for Queensland children.

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