

Going to hospital? Everything you need to know, do and ask when planning your stay

For most of us, planning a hospital stay will be a rare event, but when we do need to go it can be a confusing and uncertain process. This handy checklist is designed to help you plan your hospital stay and gather the important information you need to make well-informed decisions.

Talk to your GP

By this stage, your GP has probably already referred you to a specialist, and you may have already visited that specialist to discuss your hospital procedure.

You have the right to ask your GP for another referral if you're not happy with the specialist they've suggested, or alternatively, you can ask for an 'open referral', which means you can choose from a list of appropriately qualified specialists and select the person who suits you best.

Remember, any specialist consultations or treatments you receive outside of hospital cannot be claimed under your private hospital insurance. Hospital insurance only applies once you are admitted as an inpatient to hospital.

Talk to your specialist

It can be an overwhelming experience to discuss a medical condition with a specialist. In addition to any anxiety you may already be experiencing, there is usually a great deal of new information to take in, and it can be difficult to absorb everything you are being told, or remember to ask everything you need to know. Consider taking a trusted friend or family member with you to help you remember what was discussed and feel free to take a notepad and make notes during your consultation.

Some useful questions to ask your specialist include:

Can you tell me more about my condition?

What are my treatment options?

What are the benefits and risks of each treatment option (e.g. potential complications)?

How often do you treat people with the same condition and treatment plan as you are recommending for me?

What hospital/s do you recommend and why?

How long will I be in hospital for?

Does my treatment involve a prosthesis (e.g. hip or knee replacement, cardiac stent)?

Should I continue taking the medications I'm on?

How long will it take me to recover?

Am I eligible for rt health's hospital at home program?

Can you provide me with a medical certificate for leave from work?



Informed financial consent

You have the right to discuss fees with your doctor, and it is an important part of planning your hospital procedure, but understandably many people feel uncomfortable about doing this. Bear in mind that doctors' fees can sometimes result in out-of-pocket costs of up to several thousand dollars, it's an expense you need to understand and you have a right to know in advance what to expect.

Informed financial consent means that doctors and hospitals are obliged to provide you with information about their costs, and to obtain your written agreement to those costs before your admission. They should provide advice on their own fees, as well as those of any others involved in your care such as surgeons, anaesthetists, assistant surgeons, pathologists and radiologists.

Use some of these questions to start a discussion about fees with your doctor:

- How much is your fee?
- When can you give me an estimate of your fees in writing?
- Will your fee be covered by my private health insurance or will I have a gap to pay out of my own pocket?
- If I will have a gap, how much will it be?
- What if I can't afford to pay the gap?
- Will you participate in rt health's Access Gap cover?
- Which other doctors will be involved in my treatment?
- When will I receive an estimate of their fees in writing?
- Will their fees be covered by my private health insurance?
- How will I know how much I have to pay out of my own pocket all up?
- Will I receive just one bill?
- What is the Medicare Benefits Schedule item number for the procedure I'm having?
- What type of costs will I incur before going into hospital for outpatient treatment that won't be covered by my health insurance?
- What additional appointments or procedures do I need to have before going into hospital?

The Private Health Insurance Ombudsman produces a very helpful brochure called *Doctors' Bills* that includes many of the tips above, plus more. It is available free at www.ombudsman.gov.au or by calling **1300 362 072**.

Talk to the hospital

If you choose to go to a public or private hospital that is contracted with rt health, your hospital fees should generally be 100% covered. However, it's always good to ask some specific questions of the hospital before your admission.

Use these questions to find out more about the hospital's costs:

- Will I have to pay a gap for my hospital accommodation?
- What costs will I have to pay out of my own pocket during my time in hospital?
(If you have an excess) When do I need to pay my excess, and what payment methods does the hospital accept?
- Do I need to attend any additional appointments before the day of my admission?
- What information can you provide to help me prepare for my procedure and plan what to bring for my stay in hospital?

Talk to us

As soon as you know that you'll be having a hospital stay, give us a call. There are a number of details that are important for you to confirm about your cover, and you also need to decide how you prefer to be treated:

- Private patient in a private hospital
- Private patient in a public hospital
- Public patient in a public hospital

Use these questions to find out from us everything you need to know about what your hospital insurance covers:

- Am I covered for the hospital procedure I'm having?
- Are there any restrictions on my cover for this procedure? (e.g. am I only covered for treatment in a public hospital?)
- What specific things are not covered by my private hospital cover?
- Is the hospital I'm planning to be treated in contracted with rt health?
- Have I served the waiting period for this hospital procedure?
- Is my cover paid up to date?
- Will any payments for my health cover fall due while I am in hospital that I need to arrange in advance?
- (If you have a couples or family membership) Do I have a partner authority in place so that my partner or spouse can talk to rt about my cover while I am in hospital?
- Do I need to give a trusted friend or family member a 'third party authority' over my cover so they can talk to rt about my cover on my behalf while I am in hospital?
- Do I have an excess on my cover? If yes, how much will I have to pay and when?
- Have the doctors who are going to treat me previously participated in rt health's Access Gap cover program?
- What is 'informed financial consent' and how do I discuss this with my doctors?
- Am I a potential candidate for rt's Hospital at Home program?



Can we help?

Do you have any questions about your hospital treatment or stay?

Please feel free to call our team with any questions about your hospital stay, it can be confusing and it is always best to clarify your understanding.

Our team is happy to help. Contact us on **1300 886 123** or email help@rthealthfund.com.au