

# Bare Essentials Hospital

‘Our Essentials Cover – covering you only for the basic essentials’



With this level of cover, ACA Health pays benefit on Included services and limited benefit on Restricted services (rehabilitation and psychiatric services). There is no benefit payable on Excluded services (heart surgery, joint replacements, pregnancy & related services). There is an excess payable of \$500 per adult person, per calendar year (whether in a private or public hospital) which does not apply to child dependants. Call us before you book a treatment and ask about the benefits you can expect to receive and any out-of-pocket expenses you may incur.

## What are you covered for?

| Service   |                                    | Benefit for Included Services   | Benefit for Restricted Services                                       |
|---|------------------------------------|---|---|
| Public hospital accommodation and services, including:  | Private room                       |   | Not covered   |
|   | Shared room (as a private patient) | 100% cover (\$500 excess applies)   | 100% cover* at Federal Government Default Rate (\$500 excess applies) |
|   | Surgical prosthesis                |   |   |
| Private hospital accommodation and services, including: | Private room                       | 100% cover with contracted private hospitals & day facilities in Australia.* (\$500 excess applies) | Not covered   |
|   | Shared room/intensive care fees    |   |   |
|   | Theatre fees                       |   |   |
|   | Surgical prosthesis                | 100% cover for No-Gap Prosthesis List Items (\$500 excess applies)                                  |   |

\* Access Gap Cover Scheme is available with participating doctors to minimise any out-of-pocket gap costs.

For Bare Essentials Hospital benefits, the Federal Government Default Benefit is applied for restricted services in a Public Hospital. This is the amount of benefit determined by the Federal Government as the minimum amount private health insurers must pay for shared accommodation in public hospitals. Default Benefits are payable only towards the cost of hospital accommodation and provide no cover for other hospital charges such as operating theatre costs. Please call us on 1300 368 390 if you would like to know if the Default Benefit applies to any treatment you anticipate. 100% cover applies to private hospitals when they are contracted with the fund through the Australian Health Service Alliance (AHSa). This does involve most licensed private hospitals and day facilities in Australia. To view the hospitals contracted with the fund, you can use the Hospital Search when you login to your account on our website at [www.acahealth.com.au](http://www.acahealth.com.au).

## What's not covered?

- ✗ **Excluded Services** (heart surgery, joint replacements, pregnancy & related services, (this includes miscarriages and assisted reproductive services) **See Inside for more details**
- ✗ Surgeon's fees for podiatric surgery
- ✗ Services for which Medicare pays no benefit e.g. cosmetic surgery & laser-eye surgery
- ✗ Restricted services in a Private Hospital
- ✗ Services while a membership is in arrears
- ✗ Services incurred before waiting periods are served (including any service for a pre-existing condition)
- ✗ Services received as an outpatient, such as in the Emergency department or visit to your General Practitioner/Specialist
- ✗ Services including entitlement under compensation insurance
- ✗ Pharmaceutical prescriptions
- ✗ Hospital substitute services (i.e. early discharge program)
- ✗ Labour ward fees
- ✗ Accommodation for nursing home type patients
- ✗ Chronic disease management programs
- ✗ Services claimed beyond the 2 years after the service date
- ✗ Services provided in countries outside of Australia
- ✗ No special assistance
- ✗ Allied health services which are not included in the hospital agreement (where no Ancillary cover exists)

| Waiting periods   |                   |
|---|-------------------|
| Accidents requiring hospital treatment, not related to a pre-existing condition | No waiting period |
| Ambulance   | No waiting period |
| Treatment relating to a pre-existing condition                                  | 12 Months         |
| All other services  | 2 Months          |

On joining hospital cover for the first time, waiting periods must be served before benefits will be paid. If you have upgraded your hospital cover, waiting periods will apply before the higher benefits will be paid.

## Other features

- ✓ Qualifies for government incentives:
  - ✓ Access to the Federal Government Rebate as a reduced premium
  - ✓ Exemption from the Medicare Levy Surcharge (MLS).
  - ✓ Exemption from Lifetime Health Cover (LHC) penalties if joining before age 31
- ✓ Ambulance Cover for included services for residents of NSW & ACT in these states (for other states, ambulance cover is available under General Treatment Products). **No Ambulance cover for Excluded services.**
- ✓ Dependants covered to age 21 (or 25 if eligible fulltime students)
- ✓ Dependant Extension (for dependants who are not full time students aged 21-25 when combined with a general treatments cover)

*Note: With this level of cover there is an **excess payable of \$500** per adult person, per calendar year (whether in a private or public hospital) which does not apply to child dependants.*

## Pre-Existing Conditions

If you are suffering from a medical condition, illness or ailment at the time of commencing or upgrading hospital cover there will be a 12-month waiting period before hospital benefits can be paid on claims relating to that condition.

A pre-existing condition is defined as an ailment or illness where, in the opinion of a medical practitioner, the signs or symptoms existed at any time during the six months before, or on the day which a member joins private health insurance or upgrades to a higher level of cover.

## Excluded services

If a service is excluded, no benefits are payable on the hospital or medical accounts. Excluded services include heart surgery, joint replacement, pregnancy & related services, assisted reproductive services.

(MBS items of excluded services are provided as a guide only and are subject to change).

| SERVICE                        | MBS ITEM NUMBER |       |       |       |       |       |       |       |       |       |       |       |
|--------------------------------|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Assisted Reproductive Services | 13200           | 13201 | 13202 | 13203 | 13206 | 13209 | 13212 | 13215 | 13218 | 13221 | 13251 | 13290 |
|                                | 13292           | 20943 | 35694 | 35697 | 35700 | 35703 | 35706 | 35709 | 35710 | 37605 | 37606 | 37616 |
| Cardiac (heart and artery)     | 11700           | 11701 | 11702 | 11708 | 11709 | 11710 | 11711 | 11712 | 11713 | 11715 | 11718 | 11721 |
|                                | 11722           | 11724 | 11727 | 13400 | 13818 | 13847 | 13848 | 13851 | 13854 | 20410 | 20440 | 20470 |
|                                | 20472           | 20474 | 20500 | 20520 | 20522 | 20524 | 20526 | 20528 | 20540 | 20542 | 20546 | 20548 |
|                                | 20560           | 21930 | 21936 | 21941 | 21942 | 21943 | 22008 | 22015 | 22051 | 22055 | 22060 | 22070 |
|                                | 30090           | 30530 | 30532 | 30533 | 30535 | 30536 | 30538 | 30539 | 30545 | 30547 | 30548 | 30550 |
|                                | 30551           | 30553 | 30696 | 30710 | 32708 | 32710 | 32711 | 33103 | 33109 | 33145 | 33148 | 34136 |
|                                | 34139           | 34160 | 34163 | 34166 | 35003 | 35006 | 35300 | 35303 | 35307 | 35330 | 35331 | 35360 |
|                                | 35361           | 35362 | 38200 | 38203 | 38206 | 38209 | 38212 | 38213 | 38215 | 38218 | 38220 | 38222 |
|                                | 38225           | 38228 | 38231 | 38234 | 38237 | 38240 | 38241 | 38243 | 38246 | 38256 | 38270 | 38272 |
|                                | 38275           | 38285 | 38286 | 38287 | 38290 | 38293 | 38300 | 38303 | 38306 | 38309 | 38312 | 38315 |
|                                | 38318           | 38350 | 38353 | 38356 | 38358 | 38359 | 38362 | 38365 | 38368 | 38371 | 38384 | 38387 |
|                                | 38390           | 38393 | 38415 | 38418 | 38421 | 38424 | 38427 | 38430 | 38436 | 38438 | 38440 | 38441 |
|                                | 38446           | 38447 | 38448 | 38449 | 38450 | 38452 | 38453 | 38455 | 38456 | 38457 | 38458 | 38460 |
|                                | 38462           | 38464 | 38466 | 38468 | 38469 | 38470 | 38473 | 38475 | 38477 | 38478 | 38480 | 38481 |
|                                | 38483           | 38485 | 38487 | 38488 | 38489 | 38490 | 38493 | 38496 | 38497 | 38498 | 38500 | 38501 |
|                                | 38503           | 38504 | 38505 | 38506 | 38507 | 38508 | 38509 | 38512 | 38515 | 38518 | 38550 | 38553 |
|                                | 38556           | 38559 | 38562 | 38565 | 38568 | 38571 | 38572 | 38577 | 38588 | 38600 | 38603 | 38609 |
|                                | 38612           | 38613 | 38615 | 38618 | 38621 | 38624 | 38627 | 38637 | 38640 | 38643 | 38647 | 38650 |
|                                | 38653           | 38654 | 38656 | 38670 | 38673 | 38677 | 38680 | 38700 | 38703 | 38706 | 38709 | 38712 |
|                                | 38715           | 38718 | 38721 | 38724 | 38727 | 38730 | 38733 | 38736 | 38739 | 38742 | 38745 | 38748 |
|                                | 38751           | 38754 | 38757 | 38760 | 38763 | 38766 | 38800 | 38803 | 38806 | 38809 | 38812 | 41889 |
|                                | 43900           | 43903 | 43906 | 43909 | 43912 | 43915 | 55113 | 55114 | 55115 | 55116 | 55117 | 55118 |
|                                | 55130           | 55135 | 59903 | 59912 | 59925 | 59970 | 59971 | 59972 | 59973 | 59974 | 60000 | 60003 |
|                                | 60006           | 60009 | 60012 | 60015 | 60018 | 60021 | 60060 | 60063 | 60066 | 60069 | 61302 | 61303 |
|                                | 61306           | 61307 | 61310 | 61313 | 61314 | 61316 | 61317 | 61320 | 61328 | 61340 | 61348 | 61523 |
|                                | 61529           | 61577 | 63385 | 63388 | 63391 | 63401 | 63404 | 63443 |       |       |       |       |
| Joint Replacement - Hip        | 21214           | 21216 | 47522 | 49315 | 49318 | 49319 | 49321 | 49324 | 49327 | 49330 | 49333 | 49336 |
|                                | 49339           | 49342 | 49345 | 49346 |       |       |       |       |       |       |       |       |
| Joint Replacement - Knee       | 21402           | 21403 | 49515 | 49517 | 49518 | 49519 | 49521 | 49524 | 49527 | 49530 | 49533 | 49534 |
|                                | 49554           |       |       |       |       |       |       |       |       |       |       |       |
| Joint Replacement - Other      | 21486           | 21760 | 21832 | 46309 | 46324 | 46325 | 47522 | 48406 | 48409 | 48412 | 48415 | 49112 |
|                                | 49115           | 49116 | 49117 | 49209 | 49210 | 49211 | 49215 | 49715 | 49716 | 49717 | 49839 | 49842 |
|                                | 50218           | 50224 | 50227 |       |       |       |       |       |       |       |       |       |
| Joint Replacement - Shoulder   | 21638           | 48615 | 48618 | 48621 | 48624 | 48918 |       |       |       |       |       |       |
| Pregnancy Related Services     | 16399           | 16400 | 16401 | 16404 | 16406 | 16500 | 16501 | 16502 | 16504 | 16505 | 16508 | 16509 |
|                                | 16511           | 16512 | 16514 | 16515 | 16518 | 16519 | 16520 | 16522 | 16525 | 16527 | 16528 | 16564 |
|                                | 16567           | 16570 | 16571 | 16573 | 16590 | 16591 | 16600 | 16603 | 16606 | 16609 | 16612 | 16615 |
|                                | 16618           | 16621 | 16624 | 16627 | 16633 | 16636 | 17680 | 18226 | 18227 | 20850 | 20940 | 20946 |
|                                | 35640           | 35643 | 35674 | 35676 | 35677 | 35678 | 51306 | 55700 | 55701 | 55702 | 55703 | 55704 |
|                                | 55705           | 55706 | 55707 | 55708 | 55709 | 55710 | 55711 | 55712 | 55713 | 55714 | 55715 | 55716 |
|                                | 55717           | 55718 | 55719 | 55720 | 55721 | 55722 | 55723 | 55724 | 55725 | 55726 | 55727 | 55729 |
|                                | 55730           | 55759 | 55760 | 55762 | 55763 | 55764 | 55765 | 55766 | 55767 | 55768 | 55769 | 55770 |
|                                | 55771           | 55772 | 55773 | 55774 | 55775 | 81000 | 81005 | 81010 | 82100 | 82105 | 82110 | 82115 |
|                                | 82120           | 82125 | 82130 | 82135 | 82140 |       |       |       |       |       |       |       |

## Restricted services

We pay minimum benefits for restricted services. This means that we will pay the minimum default benefit rate for a shared room as set out by the Federal Government, and minimum benefits for Government approved prosthesis list items. If you choose to be treated:

- In a private hospital – there are no benefits payable for these services in a private hospital
- In a public hospital as a private patient in a shared room – you may have an out-of-pocket expense to pay, in the event that the minimum benefit is less than your chosen public hospital charges.

Regardless of where you are treated, the hospital should advise before you are admitted into or have treatment in the hospital, of your out-of-pocket expenses that you may incur. Seeking your approval beforehand is known as financial consent.

| SERVICE        | BENEFITS  |
|----------------|---|
| Rehabilitation | All rehabilitation and psychiatric treatments and programs are restricted services. |
| Psychiatric    |   |

Note: No benefit is payable for restricted services in a private hospital.

## Included services

This includes all services that are not part of the Excluded services or Restricted services as listed previously.

## Going to hospital

As soon as possible before your hospital treatment;

- ✓ Contact us to confirm if you are covered for the treatment and check if any waiting periods apply, and
- ✓ Talk to your hospital and doctor for an estimate of any costs that are not covered by Medicare or by private health insurance.

### In-hospital medical services and using the Access Gap Cover

These are the medical services you receive while admitted as an in-patient in hospital, or approved day facility, and may include services received from your specialist doctor, assisting surgeons, anaesthetist, pathology and radiology.

We are restricted by law to paying 25% of the MBS fee, while Medicare pays the other 75%. If the charges are more than the MBS fee, this is where your gap payment occurs.

The most common cost not covered by Medicare or by private health insurance, referred to as a "Gap", is the portion of the in-hospital medical services fees that are greater than the Medicare Benefits Schedule (MBS) Fee.

| Medicare Benefits Schedule (MBS) Fee |                           |
|--------------------------------------|---------------------------|
| 75% covered by Medicare              | 25% covered by ACA Health |

  

| Portion of the fee above MBS = Gap Payment  |
|---|
| OR this can be fully or partially covered by ACA Health where the Access Gap Cover Scheme is used |

To help avoid or minimise your gap payment, ACA Health offers the **Access Gap Cover** Scheme. If your doctor chooses to participate in the scheme, and bills in accordance with these arrangements, we can pay a higher benefit and you will either:

- ✓ Have ZERO gap expenses, or
- ✓ Have a known gap of up to \$400 per item

Using Access Gap Cover also makes it much easier for you and the doctor to claim your benefits from Medicare and ACA Health (see "How to claim your benefits").

It is your doctor's choice whether to bill using the Access Gap Cover scheme, and they may do so on a case-by-case basis. **It is important to discuss with them before your treatment begins that you would like them to participate in the scheme for you.**

You can search to see which doctors have previously used **Access Gap Cover** and to check which hospitals are contracted with ACA Health by logging into your dashboard at [www.acahealth.com.au](http://www.acahealth.com.au)

## How to claim your benefits

Note: With this level of cover there is an **excess payable of \$500 per adult person, per calendar year** (whether in a private or public hospital) which does not apply to child dependants.

### Hospital Claims

At the time of hospitalisation, the hospital will request details of your private health insurer – so keep your membership card handy and present this to the hospital when you are admitted. On discharge, check that all your details on the account are correct and then sign the hospital claim form signifying that you are satisfied that the details are accurate and are giving the hospital authority to claim from us on your behalf. From there on, we take care of the rest! The benefit will be forwarded to the hospital as payment of the account, or if you have paid the account yourself, the benefit will be sent directly to you.

### Medical Claims

Doctors using the Access Gap Cover Scheme will usually bill ACA Health direct. We will claim from Medicare on your behalf and send the payment directly to your doctor. If the doctor gives you the account, but has stated they are billing using the Scheme, send the account to us – clearly identifying it is to be claimed through Access Gap Cover.

Doctors not using Access Gap Cover will give you the account and it is up to you to claim the Medicare re-imburement first. Medicare will issue you a statement which you send, with a signed claim form to ACA Health, for us to pay the remaining 25% of the MBS fee.

If we receive an account for services that are not covered, we will return the account unpaid.

*This product benefits sheet must be read in conjunction with your ACA Health Policy Booklet. Please read these documents carefully and retain them for your future reference.*