

Health Fact Sheet

What should I do if I have to go to hospital?

Going to hospital can be a stressful time and the last thing anyone needs is more confusion. Follow our easy steps below to help navigate the maze.



Step 1: At the doctors

Ask your doctor if they will participate in Access Gap Cover, which means you will have reduced out of pocket expenses and you will know exactly what your medical fees will be.

Discuss Informed Financial Consent (IFC) with your doctor. This means they will outline all fees and explain what is claimable from Medicare, what is claimable from the fund, and what your out of pocket expenses will be.

Step 2: Contact the fund

Once you have spoken with your doctor, contact us on 1800 148 626 to let us know what your confirmed out of pocket expenses will be (including fees for doctors, anaesthetists, assisting surgeons, and any prostheses).

The fund will also let you know:

- What your level of cover is
- What you're covered for whilst you're in hospital
- What your excess is (if any)
- What options we can offer to help you recover in the comfort of your own home

The fund will send you a Hospital Pack with useful information to help you during your hospital stay. If you are in doubt at any time, please give the fund a call on 1800 148 626.

Step 3: At the hospital

Before your admission, the hospital will contact the fund to confirm your level of cover.

If you have an excess, the hospital will ask you to pay it upfront, either before the day of your procedure or when you are admitted to hospital.

You will also pay the hospital directly for any extras you receive during your admission (like take home items) before you are discharged.

Your hospital may be able to provide you with a list of additional charges beforehand.

The hospital will bill the fund automatically for your accommodation, theatre fees and prostheses. The fund will then send you a benefits statement which outlines what the fund has paid on your behalf.

The fund also offers hospital services in the home, so please let us know on 1800 148 626 if you wish to leave hospital early and recover at home.

Step 4: After hospital

Once you are home from hospital, you may receive medical bills from your doctors, including surgeons, assisting doctors, anaesthetists, pathologists and radiologists.

If your doctor is participating in the Access Gap scheme, they will forward their accounts directly to the fund for automatic payment. The fund will then send you a benefits statement (which outlines what has been paid for on your behalf) and you won't need to do anything else.

Most of the time, you should submit your medical accounts straight to Medicare. You can fill in a Two Way Form at Medicare, which means they will pay your Medicare benefit and then forward the statements to the fund for payment.

The exceptions to this are any medical accounts that include a statement asking you to submit to your health fund. You can send these directly to the fund with a completed claim form.

Online Claiming

Did you know that you can access your contributor details, view benefits statements and make claims online? Register yourself for Online Services at: www.onemedifund.com.au/contributors/os

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📠 1300 670 406

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If in doubt, please call our customer service team on 1800 148 626.

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