



onemedifund[®]

onemedifund newsletter - July 2016

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Your extras limits

Claims

Make A Claim

Claims History

Limits Usage 

Have you reached your extras limits? Our annual limits refreshed on 1 July, which means you can begin claiming again for services that had reached their annual limits last financial year.

You can check your extras limits at any time using our Online Services at www.onemedifund.com.au/contributors/os.

Private vs public patient

Having private hospital cover gives you the option of being treated as a private or public patient.

But, having private hospital cover doesn't mean that you can't or shouldn't ever go publicly. You have the right to be fully covered by Medicare as a public patient if that is what you choose. Whatever you choose, the hospital and your doctor should tell you what your out-of-pocket costs will be before you're admitted (this is called informed financial consent).

Private hospital admissions

If you are going to hospital for a non-emergency procedure, being admitted to a private hospital allows you to choose your doctor and avoid long public hospital waiting lists. You are also more likely to have a private room, as there are more available in private hospitals.

If you choose to be treated as a private patient and you are moved by ambulance to another hospital, the cost is usually covered by your hospital cover.

Public hospital admissions

There are a number of reasons that you might decide to go to a public hospital. For example, if it is an emergency admission (you will usually be taken straight to a public hospital in this case) or they may have the best facilities for your condition.

If you are admitted to a public hospital, you will be asked to sign a 'patient election form'. This tells the hospital whether

you wish to be admitted as a private or public patient.

While private hospital cover does cover you for a private room, there is no guarantee one will be available. Private rooms in public hospitals are given to patients based on their medical needs, not their health cover.

The same applies for choosing your doctor - private hospital cover does give you the option, but it is dependent on whether your doctor is available and works at your local public hospital. Depending on your condition, the doctor who treats you at a public hospital might even be the same one you would have chosen as a private patient. In these cases, it's often just as easy to be admitted as a public patient.

If you change your mind

You will only be able to change your admission type if an unexpected medical event occurs, so it's important that you know this information when you make your choice.

Whether you are admitted as a private or public patient is completely your choice, having hospital cover with onemedifund just gives you more options for your care.

If you are planning a hospital admission or have any questions regarding hospital admissions, please contact us.

	Private patient in a private hospital	Private patient in a public hospital	Public patient in a public hospital
How quickly will I be treated?	As soon as you and your doctor are available (provided that you have served your waiting periods)	As soon as there is a place available on the public waiting list (provided that you have served your waiting periods)	Unless it is an emergency admission, you will be placed on the public waiting list. This could be weeks, or even months, depending on the treatment you require
Can I choose my own doctor?	Yes, unless it is an emergency admission where a choice of doctor is not always possible	Yes, unless it is an emergency admission and provided that your doctor is available in public hospitals	No
Can I choose which hospital I go to?	Yes, provided that your doctor works at that hospital	Yes, provided that your doctor works at that hospital Phone: 1300 574 778	Yes, depending on your condition and the available services
Can I get a private room?	Yes, if one is available	Yes, if one is available or medically necessary	Provided that one is available and it is medically necessary
Will I have to pay for my hospital accommodation?	Provided that the hospital has an agreement with onemedifund, you will only have to pay your excess (if applicable) and any additional services (such as TV hire)	You will only have to pay your excess (if applicable), which is halved for public hospital admissions	No

Medicare cheques: a thing of the past

As of 1 July, Medicare are no longer making their rebate payments and PBS (Pharmaceutical Benefits Scheme) refunds by cheque or EFTPOS. This means you now need to have your bank account details registered with Medicare to receive their benefits.

This change has been made so that payments can be made more quickly and easily. With payments going directly into your bank account, you no longer have to line up at a service centre or wait for a cheque to arrive.

Once your details are registered, your Medicare benefits will go directly into your bank account whether you make your claim at the doctor's office, in person or online.

If you don't register your details, you may miss out on your Medicare benefits altogether.

You can register your bank account details with Medicare:

Online – using your MyGov Medicare online account at **my.gov.au**

- By app – with the Express Plus Medicare mobile app
- By post – by filling in a bank account details form and sending it to:

Centrelink
Reply Paid 7800
Canberra BC ACT 2610

- In person – by dropping off your bank account details form at your closest service centre
- Over the phone – by calling 132 011



Tax time

By now you should have received your 2015/16 Private Health Insurance Statement from us. If you would like another copy of your Statement, you can download it at any time using Online Services. To view and download your Statement, go to www.onemedifund.com.au/contributors/os.



10 tips to help prevent type 2 diabetes

Did you know that 280 Australians develop diabetes every day? That's one person every five minutes. In fact Type 2 diabetes is the fastest growing chronic condition in Australia

You can help reduce your risk of type 2 diabetes by understanding your risk and making changes to your lifestyle. Common risk factors include increased weight, blood pressure, cholesterol and triglyceride (blood fat) levels. Changing the habits of a lifetime isn't easy, but it's worth the effort.

Here are some tips to help you reduce your risk of type 2 diabetes.

- 1. Check your risk of diabetes.** Take the Life! risk assessment test and learn more about your risk of developing type 2 diabetes. A 12+ score indicates that you are at high risk and may be eligible for the Life! program - a free Victorian lifestyle modification program that helps you reduce your risk of type 2 diabetes and cardiovascular disease, or call 13 RISK (13 7475).
- 2. Manage your weight.** Excess body fat, particularly if stored around the abdomen, can increase the body's resistance to the hormone insulin. This can lead to type 2 diabetes.
- 3. Exercise regularly.** Moderate physical activity on most days of the week helps manage weight, reduce blood glucose levels and may also improve blood pressure and cholesterol.
- 4. Eat a balanced, healthy diet.** Reduce the amount of fat in your diet, especially saturated and trans fats. Eat more fruit, vegetables and high-fibre foods. Cut back on salt.
- 5. Limit takeaway and processed foods.** 'Convenience meals' are usually high in salt, fat and kilojoules. It's best to cook for yourself using fresh ingredients whenever possible.
- 6. Limit your alcohol intake.** Too much alcohol can lead to weight gain and may increase your blood pressure and triglyceride levels. Men should have no more than two standard drinks a day and women should have no more than one.
- 7. Quit smoking.** Smokers are twice as likely to develop diabetes as non-smokers.
- 8. Control your blood pressure.** Most people can do this with regular exercise, a balanced diet and by keeping a healthy weight. In some cases, you might need medication prescribed by your doctor.
- 9. Reduce your risk of cardiovascular disease.** Diabetes and cardiovascular disease have many risk factors in common, including obesity and physical inactivity.
- 10. See your doctor for regular check-ups.** As you get older, it's a good idea to regularly check your blood glucose, blood pressure and blood cholesterol levels.

Source: www.betterhealth.vic.gov.au

