

A Smarter Choice for Health Insurance

Health Insurance Frequently Asked Questions



Use this information as a guide only, it is subject to change at any time, and not intended to provide advice. Please refer to the Product Disclosure Statement for full terms and conditions of our Hospital Cover.

What is Hospital Health Insurance Cover?

As the name suggests, hospital cover will cover some or all of your expenses while you are in hospital. How much is covered depends on your level of cover, the procedure or care given and the hospital you choose to stay in. The higher the level of cover, the greater your level of protection. You can call Healthcare Assist for a detailed list of hospitals we have agreements with. Alternatively you can download a list from our website.

Claim the federal Government Rebate:

Provided you have full Medicare eligibility, you can pay 30 to 40% less on your contributions with the Federal Government rebate. The rebate is available regardless of your income or type of cover and varies by age.

Avoid Lifetime health cover loadings

The Federal Government initiative encourages people to take out hospital cover earlier in life. By taking out hospital cover by the 1st of July after your 31st birthday, you'll pay base contribution rates. However if you don't, you'll pay a loading of 2% on the base rate for every year you are over 30 when you join, up to the maximum of 70% at age of 65.

Avoid the Medicare Levy surcharge

If your taxable income exceeds \$50,000 per year (\$100,000 for families, couples and single parents) you'll have to pay an additional 1% of your income as a Medicare levy surcharge if you don't have an eligible hospital cover. By taking out an eligible hospital cover you can avoid this extra surcharge. Depending on your income, it may even cost you less to enjoy the benefits of hospital cover than pay the Medicare Levy surcharge.

Hospital Network

We currently have agreements with all major metropolitan private hospitals. In fact we have more than 380 private hospitals and day surgery facilities in our network (and growing). So almost no matter where you are, we'll be there for you.

Depends

Child depends aged under 21 are covered on a family and single parent membership at no extra cost. No excess applies for child dependents under 21 on our hospital cover.

Single student dependants aged under 25 are covered when studying full time or undertaking a full time apprenticeship or full time traineeships.

How do I make a Hospital claim?

Health care providers who bulk bill or use electronic payment systems will usually settle the matter on the spot. Healthcare Assist uses the GMHBA network for its Hospital claims; you can present your original itemised receipt and/or account for the treatment to your nearest GMHBA branch, or mail a completed claim form and original itemised account/receipt to GMHBA. Claims can also be lodged at any Medicare office in Australia. They will then forward them on to GMHBA for processing.

What are hospital cover waiting periods?

If you are new to health cover or increasing your cover, waiting periods will apply to benefits. This is to protect existing members' funds from those who wait until they are sick and then join a health fund just to claim large sums immediately. However, you can rest assured that you are covered for bodily injuries resulting from accidents from day one.

Waiting periods will apply to:

- New memberships (previously uninsured)
- Additions to a membership (unless the addition/s has already served all waiting periods with us or another fund) except newborns, adopted and permanent foster children where the family membership has been in existence for at least 2 months, and where the addition/s has already served all waiting periods with us or another fund
- Existing hospital cover memberships, and transfers to us from another fund where the level of cover and/or benefit entitlement is upgraded or increased and/or where the waiting periods have not been completed.

Limited benefits may apply on hospital covers for cosmetic surgery, depending on the medical justification for the surgery.

Range of Hospital membership categories:

1. Single membership: covering one fund member only
2. Family membership covering:
 - a) You (the fund member)
 - b) Your partner –a person with whom you are living in a bona-fide domestic partnership
 - c) Your child dependants under the age of 21 years (including step ,adopted and permanent foster children)

- d) Your student dependants who are under the age of 25 year who are:
- single and
 - full time apprentices, full time trainees or full time students at a school, college, university or institution and
 - primarily reliant on you (the fund member) for maintenance and support.
3. Young couples hospital: covering you and your partner as defined in 2b.
4. Single parents hospital: covering you, your children and dependants as defined in 2c and 2d.

How can I pay my Hospital Cover premiums?

We have some proven ways to save you money by organising the way you pay. While contributions are payable in advance, you can change the way you pay your contributions at any time.

Frequency discounts

The following discounts are available when your contribution is paid quarterly, half-yearly or yearly, provided your payment is made in advance of the due date.

Direct debit

You can save 2% by having your contributions deducted directly from your bank, credit union or building society account each fortnight or month. Importantly, by paying via direct debit every quarter in advance you'll save 4% and by paying half-yearly or yearly in advance, we will give you a 5% discount off our standard monthly rates.

Renewal and reminder notices are not sent if you pay by automatic direct debit.

Credit card

By choosing this option, your contributions are automatically debited from your Bankcard, MasterCard or Visa credit card each month, quarter, half-year or year - whichever you prefer. Please note that automatic payments from a credit card do not attract the direct debit discount.

Renewal and reminder notices are not sent if you pay by automatic debit from your credit card.

Your contributions can also be paid using any of the following payment method options:

- a) GMHBA branches - payments can be made in cash, cheque or EFTPOS.
- b) GMHBA agents - payments can be made in cash or cheque.
- c) Australia Post - payments can be made in cash, cheque or EFTPOS when you present your renewal notice at any Australia Post office with the Billpay facility.
- d) Phone or internet - payments can be made using the BPay facility of your financial institution.
- e) Mail - payments must be made by cheque, money order or credit card.

Please do not send cash by mail. When making a direct payment either in person or by mail, you must present your renewal notice. This provides details of your cover and the contributions to be paid. A renewal notice will be sent to you if your contribution is paid direct, either monthly, quarterly, half-yearly or yearly in advance.

How do I make a claim on my Hospital Cover?

Health care providers who bulk bill or use electronic claiming systems such as HICAPS or IBA will usually settle the matter on the spot.

Otherwise, our claims are processed on behalf of us by GMHBA. You can present your receipt and/or account for the treatment to your nearest GMHBA office or mail a completed claim form and your account/receipt to GMHBA.

Claims can also be lodged at any Medicare office in Australia, who will then forward them on to GMHBA for processing.

When do I need family health insurance cover?

If you've chosen a cover for yourself only, or one that has obstetrics excluded, you need to upgrade your cover 12 months before you have a child. This is to ensure you've served all your waiting periods at the time you and your newborn need the upgraded cover. In most cases, obstetrics and additions of dependants to be covered on a family membership will be subject to waiting periods. Please call our customer service centre on 1300 725 909 for advice on when you should upgrade.

You must advise us when a dependant ceases full-time study, or a full-time traineeship/ apprenticeship, or fails to meet any of these requirements for any other reason. If you remove your partner, children and/or dependant/s from your membership, we will contact the affected person/s and offer continuation of cover under a separate membership.

Who can my family health insurance membership cover?

Our family hospital cover membership covers you, your partner, and your children under the age of 21 years (includes step, adopted and permanent foster children).

Your family membership also covers your dependants who are under the age of 25 years, single, full-time apprentices, full-time trainees or full-time students at a school, college, university or institution recognised by us and when they are primarily reliant on you for maintenance and support.

Hospital excesses for child dependants under 21 listed on a family or a single parents membership are not payable on our hospital.

What if I change my mind about my hospital cover?

If you manage to find better value for money hospital cover elsewhere or wish to cancel your membership for any reason within 60 days of joining and haven't made a claim, simply cancel your membership and we'll refund your money!

Join us. It's easy

Whether you've had health cover before or not, becoming a valued Healthcare Assist Hospital Cover member is easy.

For immediate cover join us by phone.

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