

Patient special edition

New Four Tier Private Health Insurance Reforms

A new four tier hospital product system will be introduced for all Australian private health insurers in April 2019.

Policies will be divided into a simplified tier structure of Gold, Silver, Bronze and Basic. (See attached product tiers table overleaf).

The tiers represent the minimum standards insurers will provide for each tier level. Insurers will be able to offer additional coverage in Silver/Bronze and Basic tiers.

Insurers have until April 2020 to introduce the tiers for all products.

How do the new health insurance reforms affect you?

Every patient needs to check their health fund level of cover. If patients need surgery, we will advise you the item code/s for your surgery to check with your health fund, hospital and anaesthetist.

The new four tier system does not determine health fund copayments.

Cataract Surgery and the new private health insurance reforms

Under the new health insurance tier structure, Cataract surgery will only be covered as a minimal requirement in the Gold Tier.

How does this effect cataract surgery pricing?

Gold Tier patients – NO GAP Surgeon Fee

Patients may have an additional hospital excess or copayment depending on their selected health fund cover. Patients should seek advice from their health fund to confirm cover for this surgery.

Silver/Bronze/Basic - \$1500 Surgeon Fee

If you have Silver/Bronze or Basic cover, your health insurance does not include cataract surgery coverage. Patients will need to contact their health fund, hospital and other providers directly to know their out of pocket expense for this surgery.

What to do when you require cataract surgery?

Please contact your health insurer with the item number Brisbane Eye Clinic will provide you and confirm your level of coverage for this surgery. If you are not covered for this item, you will need to contact the hospital and anaesthetist to fully understand the out of pocket costs for this surgery.

Glaucoma, Pterygium and other eye surgery?

The new health insurance tiers have eye surgery, other than cataract surgery, in the Silver and Bronze tiers.

However, if you only have Basic tier cover services are allocated to Resitricated Cover Permitted (RCP) which indicates this clinical category is not a requirement for the basic product tier.

In all cases, patients must contact the health fund and the hospital to confirm costs.

Brisbane Eye Clinic

Office Hours

8:00 am – 5:00 pm, Mon – Fri

After Hours Eye Emergencies

An Ophthalmologist is on call for urgent cases and can be contacted by your GP, Optometrist or the Hospital.

To access expert professional care, please call the main number 07 3832 1700

Dr Erwin Groeneveld

Vitreous, Age Related
Macular Disease, Retinal
Vascular Disease, Retina,
Glaucoma and Cataract
Surgery

Dr Fiona Chan

Cataract Surgeon, with a
special interest in Medical
Retina and Glaucoma

Dr John Ambler

Diseases & Surgery of the
Retina, Vitreous & Macula,
Glaucoma and Cataract
Surgery

Dr Weng Ng

Cataract & Glaucoma
Surgeon, Comprehensive
Ophthalmologist



Hospital Treatment Product Tiers – Gold, Silver, Bronze and Basic

Hospital treatments by clinical category	Basic	Bronze	Silver	Gold
Rehabilitation	✓R	✓R	✓R	✓
Hospital psychiatric services	✓R	✓R	✓R	✓
Palliative care	✓R	✓R	✓R	✓
Brain and nervous system	RCP	✓	✓	✓
Eye (not cataracts)	RCP	✓	✓	✓
Ear, nose and throat	RCP	✓	✓	✓
Tonsils, adenoids and grommets	RCP	✓	✓	✓
Bone, joint and muscle	RCP	✓	✓	✓
Joint reconstructions	RCP	✓	✓	✓
Kidney and bladder	RCP	✓	✓	✓
Male reproductive system	RCP	✓	✓	✓
Digestive system	RCP	✓	✓	✓
Hernia and appendix	RCP	✓	✓	✓
Gastrointestinal endoscopy	RCP	✓	✓	✓
Gynaecology	RCP	✓	✓	✓
Miscarriage and termination of pregnancy	RCP	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	RCP	✓	✓	✓
Pain management	RCP	✓	✓	✓
Skin	RCP	✓	✓	✓
Breast surgery (medically necessary)	RCP	✓	✓	✓
Diabetes management (excluding insulin pumps)	RCP	✓	✓	✓
Heart and vascular system	RCP		✓	✓
Lung and chest	RCP		✓	✓
Blood	RCP		✓	✓
Back, neck and spine	RCP		✓	✓
Plastic and reconstructive surgery (medically necessary)	RCP		✓	✓
Dental surgery	RCP		✓	✓
Podiatric surgery (provided by a registered podiatric surgeon)	RCP		✓	✓
Implantation of hearing devices	RCP		✓	✓
Cataracts	RCP			✓
Joint replacements	RCP			✓
Dialysis for chronic kidney failure	RCP			✓
Pregnancy and birth	RCP			✓
Assisted reproductive services	RCP			✓
Weight loss surgery	RCP			✓
Insulin pumps	RCP			✓
Pain management with device	RCP			✓
Sleep studies	RCP			✓

✓ Indicates the clinical category is a minimum requirement of the product tier. The clinical category must be covered on an unrestricted basis.

RCP *Restricted cover permitted:* indicates the clinical category is not a minimum requirement of the product tier. Insurers may choose to offer these as additional clinical categories on a restricted or unrestricted basis.

✓R Indicates the clinical category is a minimum requirement of the product tier. The clinical category may be offered on a restricted cover basis in Basic, Bronze and Silver product tiers only.

A blank cell indicates that the clinical category is not a minimum requirement of the product tier. Insurers may choose to offer these as additional clinical categories; however it must be on an unrestricted basis.

For more information and Hospital Treatment Product Tiers please refer to the following:
<https://bit.ly/2ueXQ5n>

finder.com.au/health-insurance-tiers-gold-silver-bronze-basic

health.gov.au/internet/main/publishing.nsf/Content/private-health-insurance-reforms-fact-sheet-gold-silver-bronze-basic-product-categories