



explaining the medical gap



Medical benefits

HBF has a scheme called HBF Medical Gap cover that could either eliminate or substantially reduce your medical out of pocket expenses for in-hospital treatment provided by a wide range of medical practitioners in Australia.

This includes, for example, the fees charged by your surgeon, anaesthetist, radiologist and pathologist.

The Medical Gap is the difference between the Medicare Benefit Schedule (MBS) set by the Federal Government and the amount medical practitioners charge for services provided to private patients admitted to a hospital or a licensed day hospital facility.

Medicare covers 75% of the MBS fee for private in-hospital medical services. HBF pays the remaining 25%. This means there is no Medical Gap to pay when your medical practitioner charges no more than the MBS fee.

However, many medical practitioners do charge more than the MBS fee. It is this amount above the MBS fee that is known as the Medical Gap.

Medical Gap Doctors fall into three categories

1. Fully covered — no out of pocket expense.
2. Known gap option — there may be an out of pocket expense.
3. No agreement with HBF — there may be an out of pocket expense.

When does HBF's Medical Gap cover apply?

HBF's Medical Gap cover applies for treatment provided when you are admitted into a hospital or a licensed day hospital facility.

However, limitations and exclusions do apply for some plastic and reconstructive surgery items and for treatment that is specifically excluded from your level of cover.

It is important to note that HBF is unable to pay benefits for medical fees charged when you are not an admitted hospital patient, such as consultations in a medical practitioner's rooms.

In certain cases, such as maternity, you may have substantial out of pocket expenses for visits to your medical practitioner, both before and after hospitalisation. These out of pocket expenses arise when the medical practitioner charges fees that are higher than the benefit Medicare will pay for out of hospital services. (The amount Medicare will pay for out of hospital services is 85% of the fee listed in the MBS.)

How do I find out if I am covered for the Medical Gap?

Before you arrange a hospital stay, we strongly recommend you contact us to find out if your medical practitioner is participating in HBF's Medical Gap cover arrangements. Simply call us on 133 423 or visit hbf.com.au

What do I do when I receive my medical account?

If your doctor has an agreement with HBF, your in-patient medical account will be forwarded by your doctor to HBF then Medicare. If they send the unpaid account to you, please forward it to HBF.

If your doctor doesn't have an agreement with HBF, or if you have paid all or part of your account, please send the account to Medicare first and then the Medicare Statement to HBF with a completed claim form.

HBF GapSaver

GapSaver is a way to put aside a little money now so you minimise how often you need to think about things like medical gaps when you're in hospital and out-of-pocket costs for Essentials and Wellness services.

A small annual premium provides a benefit that accumulates year after year. The benefit can be used to pay for things like excess, accommodation and theatre co-payments, both in and out of hospital Essentials services and Wellness services.

There are two levels of GapSaver cover:

Single policy (yearly accrual)	Family policy (yearly accrual)
\$ 100	\$ 200
\$ 200	\$ 400

GapSaver benefits are accrued to your membership quarterly, with the balance accumulating year after year until you claim it. Normal Hospital, Essentials and Wellness waiting periods apply. Please note: If you cancel your policy, any accrued benefit will be available for as long as you remain an HBF member, otherwise the benefit is not available or refundable.

Receive GapSaver benefits automatically when you claim

You can opt-in to receive GapSaver benefits automatically. This means, your GapSaver accrual would automatically be applied to any out-of-pocket costs.

You can continue to claim GapSaver manually if you would prefer this option.

**Telephone Enquiries 133 423**

Mon to Fri: 8am to 6pm
Saturday: 9am to 12pm

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HBF Service Centre Hours

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