

YOUR GAP CHECKLIST

ASK YOUR TREATING SPECIALIST:

- What type of treatment or procedure will I have?
- What are the item numbers for the procedure/treatment?
- How much is your fee?
- Will you participate in HCF's Medcover arrangement?
- Will I have to pay a gap? If so, how much will it be?
- If I have to pay a gap when and to whom do I pay it?
- What if I can't afford the gap?
- Which other doctors and medical staff will be involved in my treatment?
- How can I obtain information on their fees?
- What will my total costs for the treatment be?
- Am I having a surgically implanted Prosthesis and will I need to pay a gap?

ASK YOUR HOSPITAL:

- Do you have an agreement with HCF?
- Will I have a gap (excess or other cost) to pay for any hospital accommodation?
- Will all my hospital costs be covered by HCF?
- Will I incur any other out of pocket expenses during my time in hospital?
- If I have to pay a gap or any out of pocket expenses, when do I have to pay them?

ASK HCF:

- Does my policy cover me for this?
- Do I need to pay an excess or any additional charges? If so, how much?
- Do I need to pay extra for my hospital accommodation, doctor's fees or anyone else involved in my treatment?

PREPARING FOR HOSPITAL

If you need to go to hospital, understanding more about your procedure can provide welcome peace of mind.

Our online resource will help you understand how it works, how to prepare, what to expect in hospital, what aftercare you may need and get an idea of average cost using our cost indicator tool.

hcf.com.au/preparing-for-hospital

