

HCF MEDICOVER NO GAP ARRANGEMENTS FOR PATHOLOGISTS AND RADIOLOGISTS

HCF's Medcover medical gap arrangements are not available to Pathologists or Radiologists.

This is because the requirements for participation in Medcover as determined by the Terms and Conditions are not suitable to Pathologists and Radiologists who do not have direct interaction with HCF members and therefore cannot provide appropriate Informed Financial Consent (IFC).

Instead HCF offers access to a No Gap arrangement under a Medical Purchaser Provider Agreement (MPPA). An MPPA is a contractual arrangement whereby the two parties agree to a rate (usually a % above the CMBS) that will be applicable for eligible services to HCF members. This rate is accepted as full and complete payment and no gaps (out of pockets) are chargeable.

An MPPA also provides a direct billing system which is a method by which a Recognised Providers registered under the MPPA can submit medical claims directly to HCF (either electronically ie Eclipse or manually ie. paper) for payment and processing by HCF including HCF managing the Medicare rebate, reviewing the claim and paying the Recognised Provider or entity by EFT.

To assess your suitability for an MPPA you will need to provide us with the name and ABN of the entity who wants to enter into the MPPA, the list of providers to be covered under the MPPA (name and provider numbers) and the services (CMBS item numbers) to be covered.

For more information on an MPPA or to discuss applying for one:

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