

Calvary out of contract with Medibank - Frequently Asked Questions

The following Frequently Asked Questions and answers may help Medibank and ahm members better understand how Medibank's termination of Calvary's contract impacts on their ability to access Calvary services.

Why is Calvary out of contract from 1 September 2015?

Calvary rejected a range of so-called safety and quality measures proposed by Medibank as part of our contract renewal process. On the basis of this, Medibank terminated the contract with Calvary as of 1 September 2015.

The measures put forward by Medibank are not appropriate, reliable or sufficiently robust indicators of preventable adverse events. There is little or no evidence that the approach proposed by Medibank, used in isolation, will improve patient outcomes or quality of care.

Our view is supported by the Australian Medical Association (AMA) and the Australian Commission on Safety & Quality in Health Care (ACSQHC).

What Calvary hospitals are affected ?

The private hospitals in ACT - Canberra, NSW - Wagga Wagga, South Australia - Adelaide and Tasmania - Hobart and Launceston. Calvary's public hospitals, aged care and community care services are not affected.

I am not an ahm or Medibank member – am I affected?

These arrangements do not affect members of other health funds.

What other funds have contracts with Calvary services?

Calvary has contracts with most other Australian private health insurers.

If I need to be admitted to a Calvary Hospital, what are the implications for me?

You will still be able to be admitted to a Calvary hospital, however you may be required to pay a hospital gap payment if you book your admission after 31st August. If you will need to be admitted in the near future, we suggest you discuss the timing of your admission with your doctor and the hospital.

Your insurance cover will not affect the quality of the care that we provide to you at any time.

You may need to discuss with either ahm or Medibank prior to admission the amount your fund will pay towards your hospital costs for your procedure. They should be able to advise you of any shortfall in their payment. You should also discuss any potential implications with you doctor.

Should I change funds?

This is a decision for you and Calvary cannot provide you with any individual advice in this area. However, there are a number of factors you should consider, such as does the new fund have an agreement with the hospital you choose, will you be covered at the same level, what about cover for extras, will your annual limit be affected. You should speak to Medibank and the fund you are considering changing to get all the information you need.

There are rules that govern changing funds. The Private Health Insurance Ombudsmen provides a brochure to help you understand these and it can be accessed at

<http://www.phio.org.au/downloads/file/Publicationitems/RightToChange.pdf>

Will I be able to choose my own doctor?

All patients admitted to a private hospital have the right to choose their doctor. This will not change.

I am not sure about my cover – who should I speak to?

Contact Medibank on 1300 756 959 or ahm on 134 246 to check your ongoing cover and any changes.

I am pre-booked for surgery at a Calvary hospital. Will ahm or Medibank still pay?

If you're already planning to attend a Calvary Hospital, you will be covered *provided you are booked on or before 31 August 2015* – even if the procedure falls after that date – as set out below:

- **Pregnancy** – you will be fully covered by ahm or Medibank for nine months.
- **Treatment in progress for a chronic condition, including psychiatric treatment** – you will be fully covered by ahm or Medibank for six months or until your course of treatment is completed, whichever is earlier. After that date you may have to pay some out of pocket costs to cover care not paid for by Medibank or ahm.
- **All other procedures** – you will be fully covered by ahm or Medibank until **31 October 2015**. After that date, you may have to pay some out of pocket costs to cover care not paid for by ahm or Medibank.

I need treatment at a Calvary Hospital and I'm not booked in before 31st August 2015. Will ahm or Medibank still pay?

After 31 August 2015, if you are admitted without having booked prior to that date, ahm or Medibank may not cover all the costs of your care. You should contact ahm or Medibank to discuss your cover and arrangements.

What out of pocket costs will I need to pay?

The amount you will need to pay will depend on the treatment provided, the hospital and the state or territory where you will be admitted. We encourage you to check with the hospital to avoid unexpected bills. Calvary is doing everything it can to reduce any out of pocket costs but maintaining the safety and

quality of care is our primary concern.

Where can I find more information?

- For more information regarding Medibank cover call **1300 756 959** (Medibank) or **134 246** (ahm)
- For more information about access to Calvary services; or for information about any gap payment that may be required; or to discuss your individual circumstances; contact your local Calvary hospital:

ACT:	Calvary John James Hospital.....(02) 6281 8100
	Calvary Bruce Private Hospital.....(02) 6201 6111
NSW:	Calvary Riverina Hospital.....(02) 6925 3055
South Australia:	Calvary North Adelaide Hospital.....(08) 8239 9100
	Calvary Wakefield Hospital.....(08) 8405 3333
	Calvary Rehabilitation Hospital.....(08) 8165 5700
	Calvary Central Districts Hospital.....(08) 8250 4111
Tasmania:	Calvary Lenah Valley Hospital.....(03) 6278 5333
	Calvary St John’s Hospital.....(03) 6223 7444
	Calvary St Luke’s Hospital.....(03) 6335 3333
	Calvary St Vincent’s Hospital.....(03) 6332 4999