What to ask your treating doctor or specialist:

- How much is your fee for my procedure/treatment at Macquarie University Hospital?
- Will your fee be covered under my private health insurance or Medicare?
- Will I have to pay a gap out of my own pocket?
- What other doctors and medical professionals (ie. Anaesthetist, Assistant Surgeon etc.) will be involved in my procedure/treatment? Will they be covered by my private health insurance or is there a gap?
- Am I having a surgically implanted device or prosthesis? If so, will the cost be covered by my private health insurance or is there a gap?
- Will I receive just one bill or multiple bills?
- What are the Medicare Benefits Schedule (MBS) item number(s) for the procedure/treatment I am to have?
What to ask your private health fund:

- Does my hospital policy cover me for this procedure/treatment? Are there any restrictions, exclusions or waiting periods that apply?
- Do I have to pay an excess, co-payment or any other gap under my hospital policy?
- Do you have an agreement with the hospital I am going to be treated in?
- Do I have to pay extra for my doctors’ fees and those of anyone else involved with my treatment, or is it all covered?
- Will pathology and radiology services undertaken in hospital be covered by my health fund?

If you are not covered by your health fund (or don’t have private health insurance) and require an estimate of fees, please contact us via estimates@muh.org.au providing the following details:

- Patient name
- Date of birth
- Admission date
- Name of procedure
- MBS Item number(s)
- Length of stay
- Admitting doctors name
- Medicare holder? (yes or no)
- Health fund details (even if you’re not covered)

Adapted from the Private Healthcare Australia’s ‘Your Gap Checklist’. ABN 46 141 203 125.