

My eye health journey – patient information

How do I get the most out of private health insurance?



The right policy

It is important to choose a policy that is going to meet your health needs. Some things to consider include:

Your age and any health risks



There may be health risks associated with this (e.g. people aged 60 and over have an increased risk of requiring cataract surgery)

Your family health history



Are there any hereditary conditions or genetic disorders in your family? (e.g. parents, siblings, grandparents, aunts and uncles)

Your policy type



Are you needing single, couple, or family cover?

Where you live



Where you live and the access you have to private hospitals in your area.

New product categories

In April 2019 the Federal Government introduced Gold, Silver, Bronze & Basic categories of private health insurance. It is important to be aware that the only category which routinely covers cataract surgery is Gold.



Go online for help or talk to your GP

There are some good online resources available to help you select a policy that will meet your needs.

- www.choice.com.au/money/insurance/health/compare
- www.privatehealth.gov.au/dynamic/search

If you are in doubt about what your health needs are likely to be chat to your ophthalmologist or general practitioner.

Read the fine print

Some health insurance policies give you full cover for the costs of hospital admission, but most come with a list of restrictions or excluded benefits.

Before selecting a private health insurance policy take time to read and familiarise yourself with all restrictions and excluded benefits.

Exclusions

Services you won't be covered for



Restrictions

Restrictions

Services you will only receive limited benefits for



TIP Do an annual policy check-up

Review your private health insurance policy every year, taking careful note of restrictions and exclusions. This will help you determine whether your current policy is going to meet your health needs for the next 12 months.



Know that you can switch

Choosing a private health insurance policy doesn't have to be a 'forever' commitment.

In fact, you can switch to another health fund whenever you like.

The Private Health Insurance Act 2007 includes 'portability' rules to protect consumers with hospital cover who want to change health funds or policies.

There won't be a waiting period when you switch funds as long as:

DID YOU KNOW?

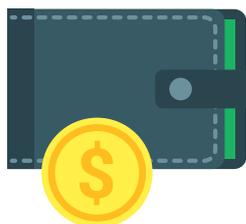
If you decide to switch funds, your 'lifetime health cover' won't be affected and your old fund will pay back any money you've paid in advance.

Read our 'Can I switch private health insurers' information sheet for more detail and handy links.

you choose a new policy with the same level of hospital cover



your payments are up-to-date



you aren't already serving a waiting period with your old fund.

