

Access Gap Cover

Understanding what it is and reducing
your out-of-pocket expenses



**Queensland
Country**
Health Fund

It's no secret, we believe in better value for our Members. That's why we introduced our Access Gap Cover initiative, designed to help minimise or, in some cases, eliminate out-of-pocket expenses when you go to hospital.

When you are admitted into hospital, your accommodation, doctor, surgeon and anaesthetist costs are all charged separately. These medical expenses are assessed against the Medicare Benefits Schedule (MBS), which is a fee set by the government that they determine to be reasonable for the medical service you're receiving. When you have private health insurance with us, you're guaranteed to be covered for the MBS fee – Medicare covers 75% of the MBS fee and we cover the remaining 25%. In some instances, doctors charge more than the MBS fee. We try and make treatment more affordable by offering Access Gap Cover where your doctor participates in what's called the Access Gap scheme.

What is Access Gap Cover?

Access Gap Cover is a major feature of our hospital cover. Because some doctors charge more than the MBS fee, we offer Access Gap Cover to make treatment more affordable for you. If your doctor participates in the Access Gap Scheme, there is an agreed maximum amount we'll pay up to for your doctor's services, this is known as the Access Gap Benefit. Your doctor may choose to accept this amount as full payment for your treatment which means no out-of-pocket expenses for you. Alternatively, your doctor may choose to charge an allowable known gap (limits apply) under the Scheme. If your doctor's fee is higher than the agreed Access Gap Benefit amount, you'll have out-of-pocket expenses to pay. Some doctors don't participate in the Access Gap Scheme at all while some participate on a patient-by-patient basis. In the instance your doctor doesn't participate, we'll only be able to cover 25% of the MBS fee.



Be prepared, plan ahead

To make sure you're aware of all fees to be charged prior to treatment, we recommend contacting your treating doctor to find out if they will participate in the Access Gap Scheme and discuss all fees up front. We want you to be fully prepared and aware of any out-of-pocket expenses before you go to hospital. If your treating doctor doesn't participate in the Access Gap Scheme, or won't agree to participate for your treatment, you can find doctors who may participate by visiting our website.

Visit queenslandcountry.health/provider-search/medical-specialist

Access Gap Cover patient gap rule

Access Gap Cover has always had a limit on the maximum gap that a specialist can charge you, which can be complicated to understand.

Effective 1 July 2020, the maximum allowable gap for Access Gap Cover is up to \$500 per doctor per medical episode*, except for obstetrics which is \$800. This was implemented to encourage increased compliance by doctors to charge the correct gap, meaning less or no out-of-pocket expenses for you.

**Definition of episode: The period of admitted patient care between a formal or statistical admission and a formal or statistical separation, characterised by only one care type.*

Example: If a patient changes care type (in the same or different hospital), e.g. Acute to Rehabilitation then back to Acute this would be three separate episodes. This would apply even if there has not been more than a seven day break between two acute episodes as there was a separation between each care type.

Booking or Administrative fees

The Access Gap Cover Terms and Conditions have been strengthened to ensure that doctors who use Access Gap Cover do not charge additional fees, such as 'Booking and Administrative Fees' or any other fees that may not be associated with the Medicare item number. Effective 1 July 2020, a new term made it clear that additional fees cannot be charged to you where the doctor chooses to use Access Gap Cover. Please contact Queensland Country Health Fund if you are charged these additional fees.

How to contact us

If you have any questions or need more information, please contact us:

Branch Visit our website for a listing of all our retail centres

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Phone 1800 813 415

Website queenslandcountry.health

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Queensland Country Health Fund

Our main focus is on the long term affordability of private health insurance for you. We also want to ensure that you are well informed about any gaps that you might be charged and that they are minimised and manageable.

If this information has raised any concerns for you, please get in touch with us and we'll be happy to discuss the changes further with you.