

Are you an Overseas Visitor with no Medicare?

A Guide and Frequently Asked Questions for Overseas Patient charges



Who is not eligible for Medicare?

Any visitor to Australia who does not hold a valid Medicare Card, or where the following categories below do not apply.

Reciprocal Rights: the Australian Government has Reciprocal Health Care Agreements (RHCA) with the governments of the United Kingdom, New Zealand, Republic of Ireland, Sweden, The Netherlands, Finland, Belgium, Norway, Slovenia, Malta* and Italy*.

**You may be eligible under Medicare for a period of six months from the date of arrival in Australia.*

These agreements may entitle you to limited subsidised health services for medically essential treatment whilst visiting Australia.

Asylum Seekers and Refugees: are provided with free medical care in Victorian Hospitals. Asylum Seekers and Refugees will need to provide supporting documentation confirming their status from the Department of Home Affairs, or support agencies such as Red Cross, or International Health and Medical Services and/or evidence by Visa Class (bridging Visa E). If documentation is not provided, you will need to pay upfront for all medical costs. Associated fee(s) can be waived when documents are provided to the Patient Liaison Officer.

What information do I need to provide?

You will be asked to provide the following:

- Your passport and Visa status
- Residential details and sponsor details including contact information during your stay in Australia
- Overseas residential address and contact details
- Relevant health insurance policy details
- Upfront payment for services (deposit for bed fees, diagnostics and pharmaceuticals etc.)

Will I have to pay for my medical treatment while at Bass Coast Health?

Yes, as a Medicare Ineligible patient it is your responsibility to ensure that you have appropriate health insurance, travel insurance or direct access to funds adequate to cover the full cost of your health care.

All overseas visitors to Australia that are not covered under the Reciprocal Health Care Agreement or are not an asylum seeker/refugee will be treated as a Medicare Ineligible patient while at Bass Coast Health. You will be required to pay for all costs associated with your medical care at Bass Coast Health, in advance of any medical consultation. Any claim against an insurance policy will need to be processed, by yourself, following payment of relevant fees, and issue of invoice and receipt.

Upfront Payment Required Towards Cost of Care

Emergency Department/Urgent Care Centre presentation fee* \$550.00

**This fee must be paid, in full, prior to any consultation with a Bass Coast Health doctor, regardless of whether you have travel insurance or private health insurance.*

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| Short Stay Unit admission | \$1,200.00 per day/night |
| Acute Medical Ward | \$1,200.00 per day/night |
| Surgical Ward | \$1,500.00 per day/night |
| Maternity Ward | \$3,200.00 for the first day/night |
| Maternity Ward | \$1,200.00 for each subsequent night |

The fees above do not include additional costs for procedural billing, inpatient consultations and anaesthetics. You are responsible for all fees and charges including discharge medication, pharmaceuticals and high cost drugs. Please note fees above are a general guide only and are subject to change without notice. Please request an up-to-date quote prior to your admission.

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What if I have health insurance cover?

Bass Coast Health requires you make an upfront payment to cover any costs that may not be covered by your Health Insurance:

For Admissions: an upfront deposit is required as contribution to cover any costs related to your care that may not be covered by insurance. If you have Australian health insurance, subject to the terms of your policy, Bass Coast Health may be able to claim inpatient costs from your insurer. For International health insurance policies, upfront payment in full or a guarantee of payment from the insurer is required.

For Elective Surgery: upfront payment in full is required. This covers any costs related to your care that may not be covered by your Health Insurance.

For Emergency or Outpatient services: upfront payment in full is required prior to receiving treatment. You will need to submit a claim to the insurer for reimbursement. The amount you are reimbursed will depend on your Health Insurance policy.

Do I need to pay for Pathology or Radiology Charges?

You will be required to pay for all Diagnostic Charges provided by the Radiology and Pathology Services e.g. x-ray, ultrasound, blood tests etc. Radiology & Pathology services will be billed direct to you by the provider. Payment may be requested at the time of service by the provider.

Do I need to pay for Pharmacy Charges?

You will be required to pay for all Medication Charges provided by Pharmacy Services.

How to pay your account

Full payment is required in advance of any medical care received at Bass Coast Health. If required, a receipt and copy of invoice will be emailed or mailed to you. This process is usually complete within three days of your presentation; however, it may be delayed during peak periods. Any claim against an insurance policy will need to be processed by yourself following the issuing of an invoice and receipt.

What happens if I do not pay my account or agree to a payment arrangement?

You are responsible for your healthcare costs at Bass Coast Health. Please ensure that you have adequate health insurance or direct access to funds to pay for services provided.

If you do not pay, Bass Coast Health will initiate Debt Collection proceedings to recover all outstanding amounts related to your care and may result in advising relevant Commonwealth authorities of the breach of Visa terms and conditions.

Further information

Should you have any queries, our Patient Liaison Officer can be contacted on (03) 5671 3108 or via email: privatepatientliaisonoffice@basscoasthealth.org.au

Disclaimer: The information contained in the brochure is intended to support, not replace, discussion with your doctor or health care professionals.



(03) 5671 3333



www.basscoasthealth.org.au



Bass Coast Health



Interpreter services are available. Please ask one of our friendly staff.



We are proudly inclusive

Reviewed by Consumers