

FREQUENTLY ASKED PATIENT QUESTIONS ABOUT INSURANCE

AM I COVERED?

The Prostheses List which is released three times a year by the Department of Health includes medical devices or surgical procedures, that are intended for long term use.

A private health insurer is required to pay the reimbursement amount for any device listed on the Prostheses List when a patient has appropriate health insurance cover so there is no out-of-pocket cost to the patient for the medical device.

Most private health funds (and/or Medicare) cover the medically necessary diagnosis and treatment of an enlarged prostate or benign prostatic hyperplasia (BPH). Dependent on the patient's level of private health cover, there may be some expenses incurred not reimbursed by the health fund.

Below are steps a patient can take to minimise the chances of an improperly processed or denied claim:

- Read your insurance policy. It's better to know what your insurance company will cover or require before you receive a service.

If you still have questions about your coverage, call your insurance company and ask a representative to

- explain it.
- Remember your insurance company, not your doctor, makes decisions about what will be paid for and what will not.

Professional fees for surgeons, surgical assistants and anaesthetists and hospital fees for having the device implanted or surgical procedure may vary. Private health insurance will largely cover these costs. An experienced urologist will provide their patients with informed financial consent.

For patients with no private health insurance cover, they can choose to self-finance. To self-finance a detailed description of the out-of-pocket costs should be obtained from the urologist. The costs will vary based on a number of items starting with where (which hospital) you plan to have your surgery performed.

Any patient that falls under Veterans Affairs policies will have the total cost of the surgery covered by the Commonwealth Government.

To avoid delays in payment or reimbursement, work with your urologist's office and health fund to verify coverage and reimbursement payment levels before beginning a treatment path.

www.TreatMyBPH.com.au



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CAUTION: Indications, contraindications, warnings and instructions for use can be found in the product labelling supplied with each device.