



Your Guide for Going to Hospital

We understand that going to hospital can be stressful, so we've prepared this guide to take you through the things you'll need to consider – from the initial stages of speaking with your GP all the way through your hospital stay and how to use your Phoenix Health cover to support your recovery.

We're always here to help and recommend you reach out to the Phoenix Health Team as soon as you know you're going to hospital, so we can support you through your hospital journey.

The Hospital Journey at a Glance

To help you know what to expect, the following steps outline the most common journey of a planned hospital admission. It's important to remember that everyone's experience is different and that's where we come in; reach out to the Phoenix Health Team as early as possible and we can guide you through the process so you can focus on what's important; your health and recovery. You can find more details about Going to Hospital [here](#).



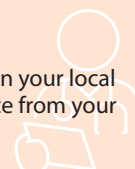
Step 1: Visiting Your GP

With many planned hospital admissions, they begin with a visit to your GP. Your GP may request tests (e.g. blood tests or x-rays) and will likely refer you to a specialist to determine any further treatment. None of this will be claimable through your private health insurance.



Step 2: Choosing Your Specialist

Who will you choose to treat you? If you don't have a specialist already in mind, you can search for providers in your local area on our website. It's important you feel comfortable with your doctors, you'll need to check if they practice from your preferred hospital and get a quote for any out-of-pocket costs they may charge.



Step 3: Confirming Your Fees & Charges

It's so important that you are aware of any out-of-pocket costs you may experience when you go to hospital – ask your specialist for a full breakdown (including item numbers) of the fees they will charge for your procedure, you'll need to do this for any other doctors that will be involved (e.g. Anesthetists, etc.). This process is called *Informed Financial Consent*.

We recommend that you ask your specialists if they'll participate in the *Access Gap Scheme* which could reduce or eliminate any out-of-pocket costs for you.



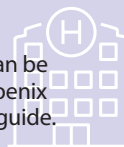
Step 4: Checking Your Cover

You know you need to go to hospital – so now is the perfect time to speak to us; we can confirm your hospital policy includes cover for the procedure you're having, that you've served any relevant waiting periods and if you'll have an excess to pay towards your hospital stay. While you may not know all the details of your treatment, it's best to be prepared.



Step 5: Your Hospital Stay

If you need pay an excess on your hospital cover, you'll usually have to pay this on admission to hospital. So you can be prepared, we've put together a list of things that are important to take with you including your Medicare card, Phoenix Health membership card, any medications you're currently taking – keep reading for the full checklist later in this guide.



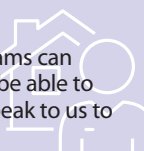
Step 6: Leaving Hospital

Depending on your surgery or treatment your specialist may recommend rehab or further treatment to assist in your recovery. Before you are discharged from hospital, ask your specialist about any follow-up appointments, treatment or aids to recovery, pain relief or medication. This may be organised for you by a discharge planner.



Step 7: Additional Support

Phoenix Health offers a range of programs which may be available to you with your hospital cover. These programs can support you before, during and after your hospital admission. If you have Phoenix Health Extras cover you may be able to claim some benefits to support your recovery including Physiotherapy, Massage, Aids to Recovery and more. Speak to us to find out more.



Step 8: Claiming Your Benefits

Your hospital accommodation and theatre fee bills will come directly to us. Any other bills you receive you should take to Medicare first. If you are unsure about a bill or invoice, just give us a call and we'll be happy to help.



Additional Tips and Information

When it comes to speaking to your Specialist or packing for a hospital stay, there can be a lot to think about. We've prepared some checklists and additional information to help you prepare for every step of your hospital journey.

What questions do I need to ask my Specialist?



So that you are able to have all the information you need, so you can make the right decisions for yourself, and so that your hospital claiming experience is as smooth as possible, ask your Specialist these questions:

- ❑ What item numbers will you be using for my procedure?
- ❑ Will you participate in Access Gap for my procedure?
- ❑ Will any other Specialists – like the anaesthetist or assistant surgeon etc. – participate in Access Gap for my procedure? If unsure, can I have their contact details so I can get this information?
- ❑ Can you provide me with a full breakdown of fees for my treatment (also known as *Informed Financial Consent*)?
- ❑ Will I need a Medical Device or Human Tissue product and what will be my out-of-pocket expenses?
- ❑ Will I need any other diagnostic tests before my hospital admission?

What do I pack for Hospital?



There's so much to think about when you're planning to go to hospital... to help make life that little bit easier, we've put together the following list of things to remember to pack:

- ❑ Your Medicare card
- ❑ Your Phoenix Health member card
- ❑ Your medications – in their original containers if possible. (The nursing staff will ask you for them when you're admitted, so they can give them to you during your stay.)
- ❑ Any x-rays or results from scans you've had prior to admission
- ❑ Any paperwork the hospital may have given you to complete
- ❑ Your glasses
- ❑ Toiletries
- ❑ Mobile phone and charger
- ❑ Wear comfortable clothes and shoes
- ❑ Any other personal items to keep you entertained



Health Support Programs

Need assistance pre or post hospital admission?

We offer before, during and after hospital support services, that aim to help you prepare for and/or recovery from your hospital admission.

Additional Support

From having a baby, to weight management and diabetes education, supporting your mental health and joint care; our programs are designed to support you through anything life throws at you. Provided by trained health professionals and often in conjunction with your treating Doctors, our Health Support Programs are available at no extra cost with your hospital cover.

You can learn more about our range of **Health Support Programs** and how they can help you, in our online guide or by contacting the Phoenix Health Team.



Using Your Extras Cover

If you hold Phoenix Health Extras Cover you may be able to claim a benefit towards allied health services that will help you during your recovery, like Physiotherapy, Remedial Massage, Occupational Therapy, Chiropractic and Aids to Recovery for items like toilet seat raisers, pregnancy recovery pants and even wigs after cancer treatment and bras after a mastectomy.

Refer to your Product Information Sheet for your level of cover or get in touch with the Phoenix Health Team to check your eligibility and find out how to claim.

Still have Questions?

If you have any questions about your upcoming hospital admission, reach out to a member of the Phoenix Health Team – we're here to help so you can be confident in what to expect.

We can talk you through minimising doctor's fees and any other out-of-pocket costs with you as well as check your cover and discuss any pre or post-hospital support programs that we may have available for you.

Contact the Phoenix Health Team on **1800 028 817** or email enquiries@phoenixhealthfund.com.au.