

# Using your private health insurance

at The Royal Children's Hospital

The Royal Children's Hospital Melbourne

50 Flemington Road Parkville  
Victoria 3052 Australia  
TELEPHONE +61 9345 5522  
[www.rch.org.au](http://www.rch.org.au)

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# Using your private health insurance

**Is your child being admitted to The Royal Children's Hospital? Have you thought of using your private health insurance? Here are a few questions and answers to help you decide.**

## **Why do families choose to use private health insurance?**

One of the main reasons families choose to use their private health insurance is to help The Royal Children's Hospital (RCH) and its future patients.

When your child is admitted to the RCH using private health insurance, our hospital receives additional funding from your private health insurance company and from Medicare. These funds support the RCH to be a leading paediatric specialist institution to:

- attract and retain the best specialists
- purchase advanced medical equipment
- improve our facilities and services
- employ specialist clinical nursing staff
- provide additional training for clinical staff
- undertake advanced medical research

When admitted to the RCH, your child will have his or her own specialist team who will manage their medical care.

If your child is admitted using private health insurance there may be the option of seeing the specialist for any ongoing care after discharge.

You may also have the option of changing to a different specialist but you can discuss this with our Patient Liaison Team.

Our Patient Liaison Team is available to help you with any questions about using your private health insurance and will be a key point of contact for you during your time at the RCH. The patient Liaison Team can be contacted on 9345 4643 or 9346 6110.

## **Will it cost me anything?**

No. Patients choosing to use their private health insurance will not be billed for any 'out of pocket' expenses.\*

We will waive any gap fees or excess that your private health insurance company may charge. There is nothing for you to pay.

\* This applies to patients being admitted via the Emergency department and most other private admissions. Some patients will have made prior admission arrangements with their private specialist which may involve some gap fees. Please ask to speak to our Patient Liaison Team if you are unsure.

## **Will this mean more bills and paperwork for me to manage?**

No. We will bill Medicare and your private health insurer directly wherever possible. This means no bills for you. If you do get any bills you can just send them to us and we will take care of them.

## **Can I stop using my insurance?**

In certain circumstances you may be able to stop using your private health insurance. Please discuss with us if you have concerns.

## **In summary**

Using your private health insurance at the RCH helps our hospital and future patients without any extra bills or paperwork. You have paid for your family's private health insurance so why not put it to good use?

## **How can I find out more?**

Talk to the staff organising your child's admission or ask to speak to our Patient Liaison Team, telephone 9345 4643 or 9345 6110.