



KinCraig
Medical Clinic

PRIVATE PATIENT POLICY

Private or Public?

When admitted to Naracoorte Health Service, if you do not have private health insurance you will automatically be admitted as a public patient. You will not be required to pay any fees to the Doctor or the hospital.

If you have Private Health Insurance you will need make a decision as to whether you will be admitted to Naracoorte Health Service as a private or public patient prior to your admission date.

Some things to consider before making a decision:

If you have private health you will need to confirm with your insurance company whether any 'waiting periods' apply for your admission. Most insurance companies will not pay for certain procedures until the 'waiting period' has passed.

Private patient in a public hospital? What does this mean?

There will be no out of pocket costs from the from the hospital—however it is best you discuss this with Naracoorte Health Service administration staff prior to admission, please contact them on 8762 8100.

There may be a gap charged by the Doctors. The gap is the difference between what your insurance company will pay compared to what the doctor has charged.

You will be fully responsible for paying the gap outstanding, this will be invoiced direct to you from KinCraig Medical Clinic.

What will the gap cost be?

Each insurance company pays different amounts and it will depend on what procedures you have done (e.g. Natural delivery, caesarean section). You will need to contact your insurance company and ask the following questions:

- Does my policy cover the Doctors fee including the obstetrician and anaesthetist?
 - How much of the Doctors fee will my insurance cover?
 - Am I eligible for a 'no gap scheme'?

KinCraig Medical Clinic staff can help you contact your insurance company and also complete an eligibility check—this should be done prior to you electing to become a private patient. Please make an appointment to discuss this further if you are unsure and have any questions.

What are the benefits of becoming a private patient?

As a private patient you may see your preferred Doctor once you are admitted to hospital (this is not guaranteed as they may not be available in which case you will see the KMC doctor on call).

If you have any queries or for more information, please talk to one of our friendly administration staff at your first appointment, or you can contact us on 8762 4888.