

## Frequently Asked Questions – Private Health Insurance

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### Can I Get Private Health Insurance With Crohn's And Colitis?

A health fund cannot refuse to insure a person simply because of a chronic disease such as IBD. The law stipulates that health funds are not allowed to refuse membership to anyone on the grounds of health status, age or previous claims history. They can however impose **waiting periods** for those with **pre-existing ailments**.

### What Should I Consider When Taking Out Private Health Insurance?

It is important to do the research and compare the benefits offered by the various health insurance providers before you decide on a policy that is right for you.

Some points to consider when taking out private health insurance:

- **The waiting period** that applies before you can make a claim or qualify for a higher level of rebate for services, especially for a pre-existing illness.
- **Is a lower premium because of a lower rebate?** A policy with a lower premium could mean that you will need to make a greater initial payment if you submit a claim, i.e., pay a higher excess. Also, your policy might provide reduced rebates or no rebate at all for certain medical conditions.
- **Preferred providers.** Some policies restrict the choice of doctor or hospital. If your preferred health-care provider/s is not on the fund's provider list, the fund might offer a lower rebate and/or charge you higher premiums.
- **The gap between treatment fees and the insurance rebate.** Before you agree to any treatment, you should seek information from your doctor and/or hospital about any additional fees that will be charged. You should also ask about fees for any other doctors who will be involved in your care. As part of its informed financial consent campaign for doctors, the Australian Medical Association (AMA) has prepared a list of questions about costs that you can ask your doctor before you go to hospital. See the AMA website at [www.ama.com.au](http://www.ama.com.au). Make sure that you also check your level of cover with your health fund.

### Where Do I Start?

[Australian Government Department of Health and Ageing](http://www.health.gov.au)

The Australian Government Department of Health and Ageing provides information about private health insurance for consumers, including advice about lifetime health cover and rebates and a list of frequently-asked questions about private health insurance. Visit their website at [www.health.gov.au](http://www.health.gov.au) and search for 'private health insurance' to get relevant information.

T: 1800 020 103 (freecall)

[www.health.gov.au](http://www.health.gov.au)

### iSelect

Another useful source that can help you to choose a suitable private health insurance policy is the iSelect website at [www.iselect.com.au](http://www.iselect.com.au). Here you can compare the levels of cover and benefits offered by several major health funds in Australia based on your age, gender and individual health needs. To start the comparison, you need to work your way through a short series of questions via the 'Start Comparing' search engine located on the home page (it takes only minutes). You will then be presented with a number of options that best match your needs. This is a quick and easy method of identifying a short list of potential providers.

Note: The list of participating funds on the iSelect website does not include all health funds available in Australia. In addition, not all policies offered by the participating funds can be compared, but only those that the funds wish to offer through iSelect; this 'Approved Product List' can vary from time to time. Not all participating funds can be compared when recommending a policy.

T: 13 19 20 (9am to 6pm AEST time)

[www.iselect.com.au](http://www.iselect.com.au)

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### Private Health Insurance Ombudsman (PHIO)

The PHIO manages a website at [www.privatehealth.gov.au](http://www.privatehealth.gov.au). Here you can search for and compare selected features for all private health insurance products offered in Australia. You will also find general information about private health insurance. The website allows you to:

- Search the database to review your current policy or choose a new one
- Print one-page statements (called SIS – Standard Information Statements) outlining the key features of any health insurance policy
- Check to see if your local private hospital is covered by your insurer using the 'Agreement Hospitals' search.

### PrivateHealth.gov.au

If you are getting insurance for the first time, [www.privatehealth.gov.au](http://www.privatehealth.gov.au) will help you ask pertinent questions—and get some answers—before deciding on the right insurance cover. These questions include:

- Who is going to be covered by the insurance? Will it just be you? Will it be for you and a partner, or will you have dependants as well?
- What is covered? You have to very carefully consider what type of medical cover you will need, especially in light of your IBD. Hospital cover will be a major consideration.
- How does private cover work? You will most likely need hospital and general treatment, which you can buy separately or together, and this will affect what you can claim and how much you can claim.
- What government incentives and surcharges will affect your insurance? For instance, the Private Health Insurance Rebate is a government subsidy that will cover part of your insurance.

T: 1300 737 299 (9am to 5pm Monday-Friday AEST time)

[www.privatehealth.gov.au](http://www.privatehealth.gov.au)