



The smart choice for health cover



ACCESSGAP COVER

HIF's Inpatient Medical Benefit Scheme

Going to hospital?

Ask your doctor or specialist the questions listed on the back of this card.

For further information, call HIF on 1300 13 40 60 or go to our website **www.hif.com.au**



Australia's first certified Carbon Neutral health fund.

Patient's Information

Questions to ask EACH Doctor or Specialist:

1. *Will you treat me under AccessGap cover?*
2. *Will I have any out-of-pocket expenses, and if so, can you provide a written estimation of how much?*
3. *Will any assisting doctors also use AccessGap Cover and if so, how can I obtain a quote for their services?*
4. *Are you prepared to send your bill directly to HIF?*
5. *Am I having a surgically implanted device or prosthesis? Will I have to pay a gap?*
6. *To be eligible for AccessGap Cover the doctor/s must be willing to participate for your particular surgery and the account must be lodged directly with HIF (not Medicare).*

A list of registered participating doctors is available on our website www.hif.com.au

Lists are subject to change and are updated regularly, so always check with your doctor.

Doctor's Information

As a doctor who cares for members of HIF, we invite you to participate in AccessGap cover.

Participating has many advantages:

- One system for 26 participating health funds
- No contracts to sign
- Opt in and out on a patient-by-patient basis
- Simpler billing for you and your patients
- Improved cash flow (Rapid EFT Payment)
- Reduce your patient gaps
- Fee schedule indexed annually reflecting the AMA formula

There is no contract to sign and you can opt in and out of the scheme on a patient-by-patient basis. HIF recognizes your right to exercise independent clinical judgement, so you can retain complete control of patient care.

HIF's schedule of fees is also indexed annually reflecting the AMA formula. You can choose to charge above our fee schedule (up to predefined limits) and still participate in AccessGap Cover as long as you provide written Informed Financial Consent so your patients know their out-of-pocket expenses in advance.

If you haven't received an information kit on AccessGap Cover please contact:

The Australian Health Service Alliance

Freecall: 1800 664 277

Freefax: 1800 670 898

Email: access@ahsa.com.au

