

Private Health Insurance Fees

Oxford Day Surgery & Dermatology is an ISO accredited Day Hospital Facility.

We participate in the GapCover scheme which means all Doctors fees are billed directly to your health fund with no additional cost to you.

While there may also be no additional hospital fees to be paid by persons with private health insurance, there are instances where charges may apply.

Below is a simplified summary of costs that may be applicable. If you are unsure if these apply to your policy, please contact your Private Health Insurer.

Out of Pocket expenses are the difference between what your health fund will pay and what the hospital charges. This is a nominal fee and with certain health funds they offer the option of taking out a 'Gap Saver' with your policy which will cover you for all your out of pocket and Co Payment expenses. Please speak with your health fund to see if your policy includes this option. Fees are payable prior to your procedure, as this ensures patients are able to leave immediately when discharged and do not have to finalise accounts post surgery.

Excess is an amount you pay the hospital when you are admitted into hospital. How much and how frequently this is paid is agreed to by you when you take out your policy. As a general rule, the larger the excess amount the less your monthly premiums will be.

Co payment is a payment paid to the hospital. This is usually agreed to with you and your health fund when taking out a new policy.

Waiting Periods/Exclusions/Restrictions/Pre Existing Conditions

These conditions vary between health funds and it would be beneficial to speak to your health fund provider who can advise you on exactly what applies to your policy.

There is also limited information on our website, please go to Information for Patients, Private Health Fund Information, APHA (Australian Private Hospital Association).

Informed Consent

Prior to your procedure your doctor will provide you with an Informed Consent, this shows all surgical and financial information which administration staff will ensure you have a complete understanding of prior to booking your surgery.

Eligibility checks

Staff at Oxford Day Surgery, with your consent, will contact your health fund on your behalf prior to any surgery and perform an eligibility check. The information provided by you at the time of your consultation will allow us to check with your health fund if you are covered for your procedure and any likely additional expenses. Due to the Privacy Act, your health fund is only allowed to provide us with limited information and any additional information will need to be discussed between you and your Private Health Fund Provider.

Whilst we endeavour to ensure that we advise you or your private health policy information prior to surgery, it is ultimately your responsibility to be aware of your coverage and any charges due.

