



gold coast
spine

Changes to private health insurance

WHAT YOU NEED TO KNOW

From April 1, private health insurance will start transitioning to a new tiered system of Gold, Silver, Bronze or Basic insurance cover.

These changes are meant to simplify private health policies but you need to read the fine print. **Why?** Your new tiered policy may reduce your cover.

Use this checklist to ensure you have the cover you need:

- Contact your insurer to find out exactly what will be included in your new policy and when it will take effect.
- Ensure your new policy is in the **Silver** or **Gold** tier. Only these tiers will cover all hospital admissions for back, neck and spine care. This includes total disc replacement and spinal fusion.
- Read the fine print – each tier will offer a range of options, so make sure you know what you're paying for.
- Ask your health insurer if any new waiting periods apply.
- If you are considering buying private health insurance or changing your insurer, find out more here: membersown.com.au

Gold Coast Spine is committed to ensuring patients are correctly diagnosed, get the best treatment for their individual case and can return to their lives as soon as possible.

Still have questions? Call Gold Coast Spine on 1300 281 979