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Changes to private health insurance

MAY 2019 UPDATE

If the April 1 reforms to private health insurance have left you confused, you are not alone. Here are some facts to help you navigate the new system and a few tips to make sure you're covered when you need it most:

- Private health funds have until 1 April 2020 to update their policies and systems. This means your policy may not have been transitioned to the new regime yet.
- Private health funds have attached 'Plus' options to each of the Gold, Silver, Bronze and Basic plans. This means there will still be a plethora of policies available to consumers, each one offering slightly different coverage and costs.

So, what can you do to make sure your back and neck are covered?

- Ask your health fund if your policy has been transitioned to the new tiered regime. If so, is your new plan in the Gold or Silver tier? These are the only tiers that will cover your hospital costs for spinal surgery, including total disc replacement and spinal fusion.
- Check whether your new plan includes any new waiting periods. You may have to wait up to 12 months for the treatment you need.
- Make sure you understand the cost of your new policy and read the fine print to understand which extras are included. Compare these with your former policy and make sure they're acceptable to you.

If you are considering buying private health insurance or changing your insurer, you can find out more here: membersown.com.au.

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