

Private Patients' Hospital Charter

As a private patient you have the right to choose your own doctor, and decide whether you will go to a public or a private hospital that your doctor attends. You may also have more choice as to when you are admitted to hospital. Even if you have private health insurance you can choose to be treated as a public patient in a public hospital, at no charge, by a doctor appointed by the hospital.

- **Information about your treatment** – Your doctor should give you a clear explanation of your diagnosis, your treatment (and any associated risks), the associated cost, and other treatment options available. Except for in an emergency where it is not possible, they should obtain your consent prior to any treatment.
- **Informed Financial Consent** – Your doctor and other health service providers should provide you with information about the costs of your proposed treatment, including any likely out-of-pocket expenses, and obtain your agreement to the likely costs in writing before proceeding with the treatment.
- **Other medical opinions** – You can ask for referrals for other medical opinions (there may be additional costs associated with doing this that may not be covered by Medicare or your private health insurance).
- **Visitors** – The hospital you are going to can provide information about visiting arrangements for your family and friends while you are in hospital including family access (and who is considered family), arrangements for the parents or guardians if the patient is a child, and when your friends can visit you.
- **Seek advice about costs** – As a patient with private health insurance, all your hospital treatment and medical bills may be covered by your insurance, or you may have to pay some out-of-pocket expenses (gaps). In some cases you may also have to pay an 'excess' or co-payment. Before you go to hospital, ask your private health insurer, doctor(s) and hospital about the expected costs of your treatment, including possible costs for surgically implanted medical devices and prostheses. (See overleaf for some suggested questions to ask about costs).
- **Confidentiality and access to your medical records** – Your personal details will be kept strictly confidential. However, there may be times when information about you needs to be provided to another health worker to assist in your care if this is required or authorised by law. You will need to sign a form to agree to your health insurer having access to certain information to allow payments to be made for your treatment. Under the Freedom of Information legislation you are entitled to see and obtain a copy of your medical records kept in a public hospital. Under the National Privacy Principles you also have a general right to access personal information collected about you by the private sector.
- **Treatment with respect and dignity** – While in hospital you can expect to be treated with courtesy and have your ethnic, cultural and religious practices and beliefs respected. You should also be polite to your health care workers and other patients and treat them with courtesy and respect.
- **Care and support from nurses and allied health professionals** – Nurses and allied health

professionals provide vital care and support and are an important part of your treatment in hospital. Staff who attend you should always identify themselves and you should feel confident to discuss any issues in relation to your treatment or hospital experience with your health care workers.

- **Participate in decisions about your care** – Before you leave hospital you should be consulted about the continuing care that you may need after you leave hospital. This includes receiving information about any medical care, medication, home nursing or other community services you may need after you go home.
- **Comments or complaints** – If you are concerned about any aspect of your hospital treatment you should initially raise this with the staff caring for you or the hospital. If you are not satisfied with the way the hospital has dealt with your concerns, each State and Territory has an independent organisation that deals with complaints about health services and practitioners. If your query or complaint relates to private health insurance, you should first talk to your health insurer. If your concerns remain unresolved you can contact the Private Health Insurance Ombudsman on 1800 640 695 (freecall).
- **Provide accurate information** – To help doctors/specialists and hospital staff provide you with appropriate care you will need to provide information such as family and medical history, allergies, physical or psychological conditions affecting you, and any other treatment you are receiving or medication you are taking (even if not prescribed by your doctor).
- **Long-stay patients** – If you are in hospital for a long period of time you may become a nursing home type patient. Talk to your hospital or health insurer about the arrangements for long-stay patients.

Find out about any potential costs before you go to hospital

Ask your treating doctor or specialist:

- for confirmation in writing of how much their fee will be and how much is likely to be covered under Medicare or your private health insurance.
- whether they participate in your health insurer's gap cover arrangements and if you are likely to have to pay a gap, how much it will be.
- which other doctors and medical staff will be involved in your treatment and how you can get information about their fees and whether they will be covered by your private health insurance.
- for an estimate of any other costs associated with your medical treatment that may not be covered by Medicare or your private health insurance (e.g. pharmaceuticals, diagnostic tests).
- whether you are having a surgically implanted device or prosthesis and if you will have to contribute towards the cost for this.

Ask your health insurer:

- whether the treatment you are having is covered by your private health insurance and if

there are any exclusions or waiting periods that currently apply to this treatment under your policy. If you are having a baby, talk to your health insurer as early as possible in your pregnancy to find out what rules apply to obstetrics and newborn babies.

- whether you have to pay an excess or co-payment, and, if so, how much this will be.
- about the level of hospital accommodation covered by your policy (some policies only cover being a private patient in a public hospital).
- whether your insurer has an agreement with the hospital you are going to be treated in.
- whether you will need to pay extra for surgically implanted devices or prostheses.
- if any gap cover arrangements are in place that may apply to you.

Ask your hospital:

- whether the hospital has an agreement with your private health insurer.
- whether you will have to pay anything for your hospital accommodation out of your own pocket.
- whether you will have to pay any additional hospital charges which are not covered by your private health insurance (e.g. TV hire, telephone calls).

For further information, please [click here](#).

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