

# Access Gap Cover

A win/win situation for doctors and patients

## How to reduce the gap in your health cover

Many people admitted to hospital as private patients can find themselves faced with out-of-pocket expenses, or 'gaps'. Access Gap Cover (AGC) is a medical gap cover arrangement designed to minimise or eliminate out-of-pocket expenses for medical procedures conducted in hospitals or day surgery facilities as an admitted patient.

## Benefits for CBHS members

By asking your doctor, specialist and/or anaesthetist to participate in Access Gap Cover (AGC), your out-of-pocket medical expenses may be reduced or eliminated for services provided as an admitted patient to a hospital or day surgery facility. CBHS will take care of the processing of your medical claims on your behalf, inclusive of Medicare benefits. CBHS encourages members to discuss the use of the AGC arrangement with your doctors Practice Manager, highlighting the advantages to both yourself and the doctor.

## Advantages to AGC

- As a patient you will receive an estimate of doctor's fees prior to your treatment
- Doctors may claim from CBHS directly on your behalf (inclusive of Medicare benefits)
- No more Medicare queues

## Questions to ask

Ask your doctor or the Practice Manager the following questions before your procedure:

- Will the doctor participate in AGC arrangement?
- Can you provide me with a written estimate of fees?
- Will you send the account directly to CBHS?
- Are you able to provide me the details of any other providers who will be treating me?

## How do I make a claim?

If the doctor/s has decided to participate in AGC and elect to bill you direct, please forward the accounts attached to a CBHS claim form directly to CBHS for payment; do not take the account to Medicare first.

Payment will be made by CBHS directly to the doctor and is inclusive of Medicare and CBHS benefits.

If you have paid the account in full, CBHS will reimburse you directly, inclusive of Medicare and CBHS benefits. Do not take the account and receipt to Medicare first.

**For a list of registered AGC participating doctors visit [cbhs.com.au](http://cbhs.com.au)**

*Lists are subject to change and are updated frequently.*



## Signup to access Gap Cover today

As a doctor who cares for patients which are members of CBHS, we invite you to participate in this arrangement.

There are NO contracts to sign – it's an 'opt in' or 'opt out' arrangement. CBHS is one of 26 health funds that participate in AGC which is co-ordinated by the Australian Health Service Alliance (AHSa) so there's one system for all.

CBHS recognises your right to exercise independent clinical judgement, so you retain complete control of patient care.

Fee schedule and other AGC information is available to doctors online at

[www.ahsa.com.au/web/doctors/agc](http://www.ahsa.com.au/web/doctors/agc)

## Advantages for Doctors

- Improved cash flow
- Claims will be paid within 21 days (CBHS has your accounts paid within 11 days for accounts with no claiming issues)
- CBHS addresses any invoice issues with Medicare on your behalf
- Payment is credited directly into your nominated account and is inclusive of Medicare and CBHS benefits
- A Remittance Advice detailing payment is mailed to you the same day
- Reduce the risk of bad patient debts
- Fee schedule is indexed annually using the AMA formula