



## Frequently Asked Questions

### **Can I Claim the MEDICARE gap through SPORTSCOVER?**

Unfortunately due to The Health Insurance Act 1973 we are prohibited from paying the MEDICARE gap.

#### A) NON-MEDICARE MEDICAL EXPENSES

Sportscover Australia Pty Ltd is a NON MEDICARE MEDICAL INSURER. In most cases, the policy will provide cover for items such as: Physiotherapy, Private Hospital Accommodation & Theatre fees, Chiropractor, Dental, Ambulance, Massage, Hydrotherapy, Podiatry, some MRI's and ancillary benefits. Please refer to your club or association's policy for specific details.

Please note that bandages and pharmaceutical items are not covered under this policy. Please refer to your club or association's policy for further details.

#### B) MEDICARE GAP

As Sportscover Australia Pty Ltd is a NON MEDICARE MEDICAL INSURER, we are not permitted by the Health Insurance Act 1973 to provide cover for the MEDICARE GAP. This means that in most cases, a service that is performed by a Registered Medical Practitioner such as a Doctor, Surgeon, Anaesthetist, Pathologist & Radiologist will NOT be covered by the policy. For example:

Doctor's Fee	\$100.00
Medicare Refund	<u>\$50.00</u>
Medicare Gap	<u>\$50.00</u> (The gap is <u>NOT</u> claimable under this policy).

### **Will you pay my bills up front?**

All accounts must be paid and private health insurance claimed prior to sending them to Sportscover.

### **What benefits are covered with the policy that my Association has arranged for me?**

The policy covers many Non-Medicare Medical expenses such as Private Hospital accommodation, theatre fees, physiotherapy, chiropractic, dental, ambulance, some MRI's and other ancillary expenses. In some cases, the policy may extend to provide some cover for loss of earnings. Please refer to your club or association's policy documents for a more specific answer.

### **What are Ancillary medical procedures?**

The main ancillary benefits are – Acupuncture, Osteopath, Naturopath, Massage, Hydrotherapy, Podiatry.

### **If I hold private health insurance can I still claim?**

Certainly where private health insurance is held, a proportion of the gap is usually refunded by Sportscover.



## Frequently Asked Questions

### **Can I claim Non-Medicare medical benefits progressively similar to a private health fund?**

Claims for Non-Medicare Medical expenses such as private hospital accommodation, physiotherapy, chiropractic, dental, ambulance and other ancillary expenses are settled upon completion of the treatment.

Please forward your invoices and receipts, together with your private health fund information and your claim will be settled at that time.

### **When should I return the completed claim form?**

As soon as possible would be the best answer but the completed claim form should be returned within 120 days of the accident even if treatment is not yet complete. The Non-Medicare medical accounts can be forwarded at a later date once treatment is complete.

### **What sections of the claim form require completion?**

In order to process your claim as quickly as possible we require the following to be completed: Claim Form, Witness Statement, Official Report, copy of Teamsheet/Injury Report and Employer's Statement (if claiming for loss of earnings).

### **What is the maximum period I can claim loss of earnings?**

In most cases, the policy provides cover for 52 weeks from the date of the accident. Please refer to your club or association's policy documents for a more specific answer.

### **I wish to claim loss of wages, but I have been paid some sick leave by my employer. How does this affect my claim?**

You may still be able to claim, but the sick leave that you have been paid will need to be taken into account in calculating your loss of wages claim. Please refer to your club or association's policy for specific details.

### **Is it possible to receive an extension past the 12 month period of my claim for Non-Medicare Medical expenses?**

The maximum time limit for benefits under our current policy is twelve months from the date of the accident.

Please also note that coverage ceases once you return to playing or training in your particular sport.