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Insurance in Sports Medicare vs Risk Protection

When it comes to reimbursement of Personal Injury claims, some people get confused about Medicare, the Medicare Gap and what is covered through the National Risk Protection Programme.

What is Medicare?

Medicare is a Commonwealth Government programme that provides eligible Australian residents with free or low-cost medical and hospital care.

Medicare provides access to:

- Free treatment as a public (Medicare) patient in a public hospital
- Free or subsidised treatment by practitioners such as Doctors and Specialists

What's covered by Medicare?

The Medicare Benefits Schedule (MBS) lists all treatments and associated rebates relating to Medicare. You can access the MBS at any time via Medicare's web site www.medicare.gov.au.

What is the Medicare Gap?

The MBS lists a rebate amount for each Medicare Item

Example: A short consultation with a Doctor = Medicare rebate of \$15.35.

However, some consultations are different. In some cases, doctors or specialists may charge more than the MBS amount.

The difference between what you have been charged and the amount listed on the MBS is called the "Medicare Gap".

Example: The Doctor charges you \$45.00 for a short consultation. Medicare provides a rebate of \$15.35 (as per the MBS). You are out of pocket \$29.65 (this is known as the Medicare Gap).

What's the difference between Medicare and our National Risk Protection Programme?

The Health Insurance Act 1973 (Cth) strictly prohibits any general insurer from covering any item that is listed on the Medicare Benefits Schedule.

This also means that regardless of your out of pocket expenses, it is against the law for the Insurer to cover you for the Medicare Gap.

So what does that mean?

If your medical or other treatment has a Medicare Item Number, it is uninsurable and you may not claim for reimbursement through Marsh.

If your medical or other treatment does not have a Medicare Item Number, you may claim for reimbursement through Marsh.

For specific Medicare information please visit www.medicare.gov.au.

For specific Insurance and Risk Protection information please refer to the "Making a Claim" section of the Marsh website (www.marsh.com/au/cricket).

How does Medicare, private health care and sports injury insurance work together?

The table below is a guide only to explain an example of how coverage can work and should not be relied upon to make an accurate assessment of actual costs and procedures to be incurred. Coverage will vary from actual costs.

Example: Two players, one with and one without Private Health Insurance, suffer the same injury, require the same treatment and incur the same medical costs.

PLAYER 1 (NO PRIVATE HEALTH INSURANCE)

Service	Fee	Medicare	Private Health	Sport Injury	Total Re-imb	Out pocket
General Practitioner	-\$200	\$100	-	-	\$100	-\$100
Surgeon	-\$1,500	\$400	-	-	\$400	-\$1,100
Anaesthetist	-\$1,200	\$400	-	-	\$400	-\$800
Imagery (MRI Scan)	-\$650	\$300	-	-	\$300	-\$350
Hospital fee	-\$1,000	-	-	\$800	\$800	-\$200
Physiotherapy	-\$600	-	-	\$480	\$480	-\$120
Excess			-	-\$25	-\$25	-\$25
Total	-\$5,150		\$0	\$1,280	\$1,280	-\$3,870

PLAYER 2 (WITH PRIVATE HEALTH INSURANCE)

Service	Fee	Medicare	Private Health	Sport Injury	Total Re-imb	Out pocket
General Practitioner	-\$200	\$100		-	\$100	-\$100
Surgeon	-\$1,500	\$400	\$880	-	\$1,280	-\$220
Anaesthetist	-\$1,200	\$400	\$640	-	\$1,040	-\$160
Imagery (MRI Scan)	-\$650	\$300	\$280	-	\$580	-\$70
Hospital fee	-\$1,000	-	\$800	\$200	\$1,000	\$0
Physiotherapy	-\$600	-	\$270	\$330	\$600	\$0
Excess					\$0	\$0
Total	-\$5,150		\$2,870.00	\$530	\$4,600	-\$550

*Based on 80% private health re-imbursment of surgery incurred costs and 45% of Extras cover on physiotherapy N.B.: with Private Health Insurance coverage (to be claimed on before claiming under this program), the person claiming will further reduce the non-Medicare rebate available.

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