

Is my condition 'pre-existing'?

If you're in the first twelve months of your cover and you require a procedure, you might also need to find out if your condition is considered pre-existing.

A pre-existing condition (PEC) is defined as any ailment, illness, or condition where, in the opinion of a medical practitioner, the signs or symptoms existed at any time in the six months prior to you becoming insured under the policy.

It's important to note that a health condition can still be considered pre-existing even if the illness had not been formally diagnosed prior to you purchasing or upgrading your hospital cover.



Who decides?

Like all health insurers, Latrobe Health has a process to assess whether a condition is pre-existing, so it's best to check with us directly.

We always need to ensure that your individual circumstances have been assessed and for that reason, an independent medical practitioner determines the outcome on whether your condition is pre-existing or not. This is assisted by referring documentation provided by your doctor/specialist - there's a form we will provide you.

If it is deemed pre-existing, generally you won't be covered for any treatment for your condition for the first twelve months of getting insurance for that treatment. Some exceptions to this are for psychiatric treatment, rehabilitation or palliative care.

For more information, get in contact and we can talk you through everything you need to know.

In case of an accident

1

Call 000 or seek medical attention within 14 days of the accident

Either at a public accident emergency department or registered medical practitioner - note; private emergency admissions are not covered under your health insurance.

2

Complete an 'Accident' form within 21 days of the accident

This will ensure in the event of an accident occurring within your initial 2-month waiting periods and where a PEC is not present, there is peace of mind in knowing that you will still be covered privately if the treatment required would otherwise be on your level of cover

3

Be assessed for PECs if required

Treatment must be directly related to the injury sustained at the time of the accident and not due to pre-existing conditions. If you are within your first 12-months of cover a PEC check may be required.