

Public or Private

In Australia, we're lucky to have a public health system that provides high quality care. Although we do pay a Medicare Levy (2% of our taxable income) to help support this system, treatment as a public patient in a public hospital is at low, or no cost to those utilising it.

In the event of an 'Emergency' or an accident where immediate medical attention is required, you'll no doubt go (or be taken by ambulance) to the nearest public hospital and the public system is second to none in these scenarios.

However, with this reliance comes gaps which Private Health Insurance ultimately aims to fill.

Why Private?

More Choice

Electing to be a private patient in a private hospital, provides you with choice around who will treat you and where that will occur.

For example, if you need a knee operation, a surgeon will be assigned to you in a public hospital. This may mean you and your family could end up traveling long distances to a specialist you don't necessarily want, or who doesn't necessarily specialise in knee surgery,

By opting to go private, you can research and choose a surgeon who you are comfortable with that operates out of a hospital that is convenient to you.

"Private Health Insurance gives you the convenience in choosing your hospital and surgeon"

Privacy & Comfort

Lastly, most likely you will not have the comfort of recovering in a private room when going public. Although this may not be a concern for all, many will prefer the benefits of recovering from surgery in the privacy and comfort of a private room as opposed to a shared ward with strangers present. For some, this may be the difference between a good and poor experience while navigating a potentially anxious and vulnerable time.

**From 1 Jan to 31 Dec '22
Private Health Insurance
paid \$22.2 billion in
benefits and subsidised
4.5 million hospital
episodes****

Skip the Waits

If you need elective surgery (non-urgent treatment) and choose to be a public patient, you most likely will be waiting for your surgery. In most instances this may be many months or longer - far from ideal if you are in pain or requiring to work while waiting on treatment.

**316 days
Average wait time for non-urgent elective surgery in NSW[^]**

By going through the private system you will likely skip a lot of the waits and/or be able to schedule your surgery at a time that fits in with the rest of your life.

**82,613
the number of Victorians
on a wait list for elective
surgery in 2022***

**APRA *Victorian Agency for Health Information
[^]Bureau of Health Information Healthcare Quarterly Report, October to December 2022

Private Health Insurance in a public hospital

Should I use my cover in a Public Hospital?

For a variety of reasons, members of health funds can still elect to be treated as a private patient in a public hospital despite having private health insurance. When you're admitted, you'll probably be asked if you have private health cover. It's entirely up to you whether you want to be treated as a public patient or a private patient and you are under no obligation to declare or use your private health insurance in a public hospital. As a member of Latrobe Health, the choice is yours.

If you are considering using your private cover in a public hospital, you should ask the following questions:

- What are the benefits if I use my private health insurance?
- Will my care be any different if I choose private?
- Can I choose my doctor?
- Can I get a private room?
- What extra fees / charges (if any) will I need to pay?
- Will being treated privately speed up my wait times?

PROS

- ✓ Private room if one is available, but this is dependant on capacity.
- ✓ Choice of medical specialist if they practice at the hospital or health service.
- ✓ If admitted via Emergency Department, continuity of care without transferring to another facility (usually at a financial cost if through ambulance transfer).

CONS

- ✗ Still subject to public waiting periods, which can be significant outside of regional areas.
- ✗ No guarantee on own room.
- ✗ Potential out-of-pocket costs for surgery, anaesthesia or other treatments.
- ✗ Applicable excess still payable unless agreed otherwise with hospital.

What is the cost?

Being treated as a private patient in a public hospital is not free. Approximately 1 billion dollars is paid to public hospitals by private health insurers in Australia each year. This cost contributes significantly to the cost of private health insurance.

As a taxpayer in Australia, you have access to Medicare, which means you can be treated as a public patient in a public hospital at any time.