

A guide to Understanding your Healthy Start Basic Hospital Package

As a Healthy Start member you're covered in the event of an accident, you can also be treated as a private patient when you visit a public hospital, and you've got basic extras as part of your package. This fact sheet will explain how it all works, and should be read in conjunction with your policy document.

Healthy Start is a public hospital and accident-only cover

You are covered for all admissions in a shared or single room at a public hospital (limited single room benefit applies)

You are covered in a shared or private room at a contracted private hospital for treatment of injuries directly relating to an accident

You are covered for the treatment of these injuries for up to 6 months from the date of the accident

Restricted benefits will apply for all other admissions to a private hospital if treatment is not related to an accident and the reason for admission does not meet the criteria above. You will have significant out-of-pocket costs.

Healthy Start accident requirements

An accident is defined as a sudden, unplanned and unexpected event caused by any external force resulting in acute physical injury requiring immediate treatment.

An acute physical injury is defined as damage to a body part caused by a single traumatic event.

Aggravation of an existing condition or injury, pregnancy, any medical conditions or injury resulting from surgical operations is not considered to be an accident.

The accident must have occurred after joining, with treatment sought at an Emergency Department, Medical Practitioner or a AHPRA registered allied health provider within 14 days of accident. A Latrobe Accident Form must be submitted within 21 days of the accident and treatment is coverable for up to 6 months from date of accident.

All treatment must be directly related to the injury sustained at the time of the accident.

If your injury was a result of an accident at work or in a registered motor vehicle and is eligible for compensation, we will require reimbursement from Workcover or TAC for any claims paid.

There are 3 steps to activate your accident cover

1. Seek treatment within 14 days of the accident from a registered health provider.
2. Complete and submit the [Latrobe Accident Form](#) within 21 days of the accident (latrobehealth.com.au and head to 'publications and forms').
3. Complete treatment within 6 months from date of accident.

For more information, contact us

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latrobehealth.com.au