

## IS THERE ANYTHING I CAN DO TO HELP ANTICIPATE MY GAP PAYMENT?

SKG seeks to give you timely, accurate and reliable information. Keeping us informed is the best action you can take. Up-to-date details of your Medicare status, any concession cards you hold and the name of your employer/insurer (if you are claiming worker's compensation) will help us achieve this.

Please feel free to ask about anticipated gap payments when you book your appointment.

## WILL MY PRIVATE HEALTH INSURANCE COVER MY GAP PAYMENT?

Currently, private health insurers do not cover diagnostic imaging for private out-patients (patients who are not occupying a hospital bed). If you are an in-patient in hospital, your insurer may cover your fees.

For more information, please see our 'Billing Guide for In-Patients' brochure. This can be downloaded from our website [www.skg.com.au](http://www.skg.com.au), and is available at any of our hospital locations.

## IS DIAGNOSTIC IMAGING COVERED UNDER THE MEDICARE SAFETY NET?

Yes. If you reach the Medicare Safety Net applicable to you and/ or your family, your out-of-pocket expenses will be reduced.

For further information regarding registration and thresholds, please call Medicare Australia on 13 20 11 or visit [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au).

PLEASE VISIT [WWW.SKG.COM.AU](http://WWW.SKG.COM.AU) FOR FURTHER INFORMATION.

ALTERNATIVELY, PLEASE CALL THE SKG RADIOLOGY ACCOUNTS DEPARTMENT ON (08) 9322 4650 TO DISCUSS ANY PAYMENT ISSUES OR CONCERNS.

[www.skg.com.au](http://www.skg.com.au)

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## BILLING GUIDE FOR OUT-PATIENTS



## OUT-PATIENT OVERVIEW

SKG Radiology is a private radiology practice with a private billing policy. SKG Radiology provides diagnostic imaging using the latest equipment, techniques and highly trained medical professionals.

Our fees vary depending on the type of examination or procedure you require.

Patients are asked to settle their account on the day of service. We accept cash, EFTPOS, credit card, cheque, money order or BPay. Most patients are able to claim a Medicare rebate for some of the fee. The difference between the Medicare rebate and SKG's fee is known as a 'Gap' payment or an out-of-pocket expense.

### Commonwealth Pensioner and Health Care Card Holders

SKG Radiology bulk bills Commonwealth Pensioner and Health Care Card holders for the majority of Medicare rebateable items (some exceptions do apply).

Additionally, SKG patients identifying as being Aboriginal or Torres Strait Islander (ATSI) descent will be bulk billed for Medicare rebateable services.

Please note that we do not currently accept the Commonwealth Seniors Health Card as a form of concession.

### Department of Veterans' Affairs Card Holders

You do not need to make a payment to SKG for our services if the Department of Veterans' Affairs (DVA) covers the cost of your healthcare. We encourage you to contact DVA prior to your consultation to discuss your coverage.

Please contact SKG's Accounts Department on (08) 9322 4650 to discuss any payment issues or enquiries. Our friendly staff will be able to assist you with this detailed information should you require it.

## HOW MUCH WILL MY PROCEDURE COST?

SKG's fees vary depending on the type of examination or procedure you require. We encourage you to ask about the costs at the time of booking your appointment.

If you qualify for a Medicare rebate, you can claim this as soon as you provide your receipt to Medicare.

Patients that attend one of our premier hospital based locations may be required to pay an out-of-pocket expense. This is the difference between any Medicare rebate you receive and SKG's private fee. This is also known as a 'Gap' payment.

If you attend one of our locations and you hold a Commonwealth Pensioner or Health Care Card, you will be bulk billed for the majority of Medicare rebateable items (some exceptions do apply). All other patients can expect an out-of-pocket expense.

## HOW DOES SKG RADIOLOGY SETS ITS FEES?

The fees charged by SKG reflect the costs required to provide a high quality diagnostic imaging service.

SKG Radiology sets its fees for each procedure based on a number of factors. These factors include the equipment used, the time taken to perform the service by our highly qualified Radiographers and Sonographers, the time taken for the Radiologist to perform any Interventional Procedure, the Radiologist's time to study and report the films, the complexity of the procedure being performed, the costs involved in providing emergency and after-hours care 24 hours per day/365 days per year, the costs involved in regularly updating equipment, recruiting highly qualified personnel and other sundry costs that may be involved in a procedure such as catheters, gadolinium etc.

## WHEN AND HOW DO I PAY FOR MY SERVICE?

All patients are asked to settle their account on the day of service. We accept cash, cheque, and money order and provide EFTPOS and credit card facilities at all sites. In addition, you can pay online by visiting our website [www.skg.com.au](http://www.skg.com.au) and following the links under Account Payment.

Patients are encouraged to liaise with an SKG team member concerning any difficulties you may have in settling your bill on the day of service. We may be able to provide alternative payment arrangement where possible.