

Private health insurance

Private health insurance and mental health (Australia)

Before buying private health insurance, check carefully that you are covered for mental health conditions.

This page provides some general information and questions to ask your insurer.

Hospital cover – questions to ask your insurer

- Does this policy cover inpatient psychiatric care in private hospitals?
- Does it cover all private hospitals or only a selection?
- Is there an annual maximum number of admissions or days in hospital covered?
- Does it cover re-admission to hospital within days of a previous hospital stay?
- Does it cover day programs in a private hospital? How many days or hours are covered?
- How about outreach or community nursing?
- Are day programs and outreach or community nursing covered at the same time?
- Is there cover for specific treatments, such as electroconvulsive therapy (ECT)?
- Is there cover for doctors I might see at the hospital, such as my psychiatrist or anaesthetist?
- What is the excess – the amount I have to pay each time I go to hospital?

Extras cover:

- What counselling or psychological services are covered?
- How many appointments can I claim in a year?

Adapted with permission from Uta Mihm, Choice.

Private health insurance usually does not cover:

- appointments with psychiatrists or other specialist doctors outside of hospital
- medical imaging
- pathology tests
- medication.

Private health insurance – what is it for?

	Medicare	Private health insurance
Public hospital stays	✓	✗
Private hospital stays	✗	✓
GP visits	✓	✗
Visits to specialist doctors, including psychiatrists, outside of hospital	✓	✗
Doctors and specialist doctors you see while in hospital	✓	✓
Some tests and scans (ordered by a doctor)	✓	✗
Visits to allied health professionals such as psychologists	✓ (in some circumstances)	✓
Medication	✓	✗

Note: some services are fully covered, others will have a gap fee.

Gap fees

Depending on your policy, you may need to pay extra costs not covered by insurance or Medicare (sometimes called the 'gap' or 'out-of-pocket' expenses).

Both your hospital stay and doctors' fees can leave you with a gap.

Some insurers have agreements with particular hospitals or doctors so that there is no gap.

What if I have an existing mental health condition?

No matter what mental health condition you have, insurers cannot refuse to sell you a health insurance policy.

Using private health insurance at a public hospital

It is your choice whether to use your insurance when admitted to a public hospital.

If you choose to use your private health insurance, your level of care will not change, and you won't be seen faster.

You may have to pay gap fees and an excess. You may also use up the number of days in hospital covered by your insurance policy.

- More about going to hospital
<https://www.yourhealthinmind.org/treatments-medication/psychiatric-hospitals>

More information

- Australian government information on private health insurance
<https://www.privatehealth.gov.au/>
- Office of Private Health Insurance Ombudsman
<http://www.ombudsman.gov.au/How-we-can-help/private-health-insurance>
1300 362 072
- Choice guide to private health in Australia
<https://www.choice.com.au/money/insurance/health/buying-guides/health-insurance>

Remember

- ✓ There may be additional gap fees to pay when you use private health insurance.
- ✓ Private health insurance won't cover you for any psychiatrist or GP visits you have outside of hospital.
- ✓ Use the Australian Government policy comparison tool to find the right health insurance policy for you. www.privatehealth.gov.au

This fact sheet is also available online at yourhealthinmind.org

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Psychiatrists are doctors who specialise in mental health.

The Royal Australian and New Zealand College of Psychiatrists:

- trains and supports psychiatrists
- advocates for better mental health for our communities
- sets standards in psychiatry.



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This is a general guide only, and does not replace individual medical advice. Please speak to your doctor for advice about your situation. The RANZCP is not liable for any consequences arising from relying on this information. Subject matter experts, people with lived experience of mental illness and carers all contributed to this fact sheet.