

Source Text	Translation
Australian Private Hospitals Association	澳大利亞私立醫院協會
Am I adequately covered for private hospital care?	我的私人醫療保險是否足以支付私立醫院費用？
<p>Will my private health insurance cover me for private hospital care when I need it?</p> <p>Some patients are surprised to find that they are not fully covered for the care they need in private hospitals. They may not be covered for things like cardiac surgery, joint replacement or dialysis. If your private health insurance policy contains exclusions or restrictions then you may not be able to access some services in private hospitals.</p> <p>This brochure, brought to you by the Australian Private Hospitals Association (APHA), explains what is meant by exclusions and restrictions in health insurance policies and how this may affect you. We encourage you to check your policy regularly to ensure that it is current and relevant for your circumstances and that you and your family can access private hospital care when you most need it.</p>	<p>當我需要去私立醫院治病時，我是否能夠得到私人醫療保險的理賠？</p> <p>有些患者驚訝地發現，保險公司並不會全額支付他們所需的私立醫院護理費用。某些醫療是不包括在保險範圍之內的，例如心臟手術、關節置換或透析。如果您的私人醫療保險條款中含有排除項或限制項，那麼您可能無法享受私立醫院的某些服務。</p> <p>這本由澳大利亞私立醫院協會（APHA）為您編制的手冊將為您解釋醫療保險條款中的排除和限制條款的含義，並說明這些條款可能會給您帶來的影響。我們建議您定期查閱保險條款，以確保其為最新版本且符合您自身的情況，使您和您的家人在最需要的時候可以享受私立醫院護理。</p>
<p>What are exclusions & restrictions?</p> <p>Exclusions are specific treatments or services not covered by your health insurance policy. Exclusions will be specifically stated on your policy and can include services like eye surgery or major joint surgery. Insurers can exclude any medical service except for psychiatric, rehabilitation services and palliative care. There is no limit to how many different services an insurer can exclude.</p>	<p>什麼是排除項和限制項？</p> <p>排除項是未包含在您醫療保險條款之中的特定的治療或服務。排除項將在您的保單中具體說明，可能包含例如眼科手術或重大關節手術等服務。保險公司可以排除了精神醫療、康復服務和臨終護理之外的任何醫療服務。保險公司可以排除的醫療服務數量沒有限制。</p>
<p>Restrictions apply to specific treatments or services that are only partially covered. There are several types of restrictions that can appear on a policy:</p> <ul style="list-style-type: none"> • A specific medical service may only be covered to a 'limited extent'. For example you may only be covered in a public hospital for treatment of the restricted service, not a private hospital or the cover you are provided may not meet the full cost of your treatment. • A specific medical service may be covered only after a certain waiting time known as a 'benefit limitation period'. Once this waiting period is over, you are covered for that service. 	<p>限制項適用於某些只能得到部分報銷的特定治療或服務。在保險單中可能出現下列幾種限制條款：</p> <ul style="list-style-type: none"> • 某項特定的醫療服務費用可能只在“有限的範圍”之內予以報銷。例如，對於受限的服務而言，只有在公立醫院治療時才能獲得報銷，在私立醫院治療則不能獲得報銷，或者您不能針對您的治療費用獲得全額報銷。 • 某項特定的醫療服務可能必須在等待一段時間後才能獲得報銷，這段時間即“報銷限制期”。當該等待期結束之後，您才能獲得該服務的報銷。 • 某項特定的醫療服務在一年之內只

<ul style="list-style-type: none"> • A specific medical service may only be covered for a set number of days of treatment or 'episodes' within a year. • Sometimes a program of treatment will only be covered if it is first approved by your health fund. 	<p>能針對一定天數的治療或“發病”次數獲得報銷。</p> <ul style="list-style-type: none"> • 有些時候，某項治療方案只有在事先得得到您的醫療保險公司批准的情況下才能予以報銷。
<p>Insurers generally impose the following waiting periods for a policy to be a complying health insurance policy:</p> <ul style="list-style-type: none"> • 12 months for all pre-existing conditions (except psychiatric care, rehabilitation or palliative care) • 12 months for obstetric treatment • 2 months for psychiatric care, rehabilitation or palliative care (<i>whether or not for a pre-existing condition</i>) • 2 months for any benefit for treatment provided in a hospital. <p>If you are unsure about waiting times contact your insurer.</p>	<p>保險公司通常採用下列等待時間，之後保險單才能成為合規醫療保險單：</p> <ul style="list-style-type: none"> • 現有的所有疾病：12 個月（精神疾病護理、康復或臨終護理除外） • 產科治療：12 個月 • 精神疾病護理、康復或臨終護理：2 個月（無論以前是否存在任何症狀） • 醫院提供的任何治療：2 個月。 <p>如果您不確定等待時間，請聯繫您的保險公司。</p>
<p>My 'peace of mind' checklist:</p> <p>To make sure that you are adequately covered for treatment in a private hospital, we suggest you:</p> <ul style="list-style-type: none"> • Check your policy statement from your health insurer and make sure that you understand any restrictions or exclusions that apply to your policy. • Make sure you review the Standard Information Statement for the policy you have selected. • Regularly review your policy to ensure it is relevant to your current circumstances. A policy that you took out some time ago may not be appropriate for your needs now. • Contact your health insurer with any questions you may have and review or upgrade your policy if you think it necessary. • Discuss with your doctor if you are unsure which services you may need cover for. • If your doctor has recommended a particular treatment or hospital admission check, prior to admission, with your doctor, hospital and your health fund, the cover provided and any out of pocket charges that will apply. • If you find that your policy does not meet your 	<p>我的“安心”清單：</p> <p>為了確保您的保險能足夠支付私立醫院的治療費用，我們建議您：</p> <ul style="list-style-type: none"> • 查閱您的醫療保險公司提供的保險單說明，並確保您已經理解了您的保險單中所適用的全部排除條款和限制條款。 • 確保您已經查閱了您所選擇的保險單的標準信息說明(Standard Information Statement)。 • 定期查閱您的保險單，以確保其與您當前的情況相符。您在以前選擇的保險單可能不適合您目前的需要。 • 如果您發現任何問題，請聯繫您的醫療保險公司，並在您認為必要的情況下查閱或升級您的保險。 • 如果您不確定您的保險需要包括哪些服務，請與您的醫生進行討論。 • 如果您的醫生推薦了特定的治療項目或住院檢查，請在入院前與您的醫生、醫院和您的醫療保險公司核對適用的可報銷項目以及任何自費項目。 • 如果您發現您的保險單不能滿足您的需求，您有權更換其他保險單或其他保險公司，並要求將您已經有過的等待期免掉。

<p>needs, you are entitled to switch to another policy or health fund and have the waiting periods you have already served recognised.</p> <p>The Private Health Insurance Ombudsman recommends considering taking a higher level of excess, rather than a restriction or exclusion, to save money on premiums.</p> <p>For more information about private health insurance, visit www.privatehealth.gov.au.</p>	<p>私人醫療保險監察官建議考慮採用較高水平的起賠額，而不要選擇限制項或排除項，從而節省保險費。</p> <p>更多關於私人醫療保險的信息，請訪問 www.privatehealth.gov.au。</p>
<p>Australian Private Hospitals Association</p> <p>ABN 82 008 623809 PO Box 7426, Canberra BC 2610 www.apha.org.au Ph: 02 6273 9000</p>	<p>澳大利亞私立醫院協會</p> <p>ABN 82 008 623809 PO Box 7426, Canberra BC 2610 www.apha.org.au 電話：02 6273 9000</p>