



FREQUENTLY ASKED QUESTIONS

1. Can I claim the MEDICARE gap through the Northern Netball Group Insurance Program?

Unfortunately due to The Health Insurance Act 1973 the insurer's are prohibited from paying the MEDICARE gap.

As Sportscover Australia Pty Ltd is a NON MEDICARE MEDICAL INSURER, they are prevented by government legislation from covering the MEDICARE GAP. This means that in most cases, a service that is performed by a registered Medical Practitioner will not be covered by the policy. Some examples of the expenses NOT claimable through this section include:

- i) The Gap between the registered Medical Practitioner's fee and the amount you receive back from Medicare for the following medical services: Doctors, Surgeons, Anaesthetists, Pathologists & Radiologists.
- ii) Other items where a Medicare refund (in any part) is recoverable.

2. Will the Insurer pay my bills upfront?

All accounts must be paid and private health insurance claimed prior to sending them to Sportscover.

3. What are Ancillary medical procedures?

The main ancillary benefits are - Acupuncture, Osteopath, Naturopath, Massage, Hydrotherapy, Podiatry.

4. Are the fees for the Theatre covered under my Policy?

Provided that a Medicare rebate is not applicable the Theatre fee will be covered under Non-Medicare Medical expenses cover however please note that the limit the Insurer will pay any one claim is \$1,000.

5. Is it possible to receive an extension past the 12 month period of my claim for Non-Medicare Medical expenses?

The maximum time limit for benefits under our current policy is twelve months from the date of the accident.

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6. What benefits are covered with the policy that my Association has arranged for me?

The policy covers many Non-Medicare Medical expenses such as Private Hospital accommodation, physiotherapy, chiropractic, dental, ambulance, some MRI'S and other ancillary expenses. The policy also extends to provide some cover for loss of earnings.

7. Can I claim Non-Medicare medical benefits progressively similar to a private health fund?

Claims for Non-Medicare Medical expenses such as private hospital accommodation, physiotherapy, chiropractic, dental, ambulance and other ancillary expenses are settled upon completion of the treatment.

8. If I hold private health insurance can I still claim?

Certainly, where private health insurance is held, a proportion of the gap is usually refunded by Sportscover. The Northern Netball Group benefit for the "GAP" is 50% of each invoice submitted (less any excess) and limited to \$1,000 any one claim.

9. When should I return the completed claim form?

As soon as possible would be the best answer but the completed claim form should be returned within **30 days** of the accident even if treatment is not yet complete. The Non-Medicare medical accounts can be forwarded at a later date once treatment is complete.

10. What sections of the claim form require completion?

In order to process your claim as quickly as possible the Insurer requires the following to be completed: Claim form, witness statement, official report, copy of teamsheet/injury report and employer's statement (if claiming loss of earnings).

11. What is the maximum period I can claim loss of earnings?

The policy provides cover for 6 weeks from the date of the accident for a maximum of \$200 per week.

12. I wish to claim loss of wages, but I have been paid some sick leave by my employer. How does this affect my claim?

You may still be able to claim, but the sick leave that you have been paid will need to be taken into account in calculating your loss of wages claim. Please refer to your club or association's policy for specific details.

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13. When I lodge my claim will I receive regular updates?

Sportscover will provide you with an update every sixty (60) business days. You will also be given access to the Sportscover website. They will issue you with a password which will allow you to track and see how your claim is progressing.

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