

## DENTAL IMPLANT CHARGES FOR INSURED PATIENTS

The Australian Government has introduced reforms to make private health insurance simpler and help people choose the hospital cover best suited to their needs. Private health insurers are required to classify their private hospital cover into four easy to understand tiers - Gold, Silver, Bronze or Basic. *See over for detailed chart.* The table below shows patients with **Silver or Gold** are covered for hospital/day surgery admissions for Dental Surgery [which is inclusive of Dental Implants].

| Treatment              | Medicare Rebate | Dental Extras | Hospital Insurance           |
|------------------------|-----------------|---------------|------------------------------|
| Initial Consultation   | ✓               | ✗             | ✗                            |
| Hospital Admission     | ✗               | ✗             | ✓<br>[Insurance Excess only] |
| Implant Hardware       | ✗               | ✗             | ✓<br>[Fully Covered]         |
| Surgical Guide         | ✗               | ✗             | ✓<br>[Fully Covered]         |
| Bone Grafting Material | ✗               | ✗             | ✓<br>[Fully Covered]         |
| Medical Item Numbers   | ✓               | ✗             | ✓                            |
| Dental Item Numbers    | ✗               | ✓             | ✗                            |
| Anaesthetist Fees      | ✓               | ✗             | ✓                            |

What to expect when considering implant treatment:

**Initial Consultation:** The patient requires an initial consultation with the surgeon and a portion of these fees are rebatable from Medicare.

**Hospital Admission:** Providing the patient has Silver or Gold cover they will only be required to pay the elected excess they have on their hospital insurance and their insurance covers all remaining charges.

**Implant hardware:** All components are covered by the patient's hospital insurance under the hospital admission as a prostheses – there is no out of pocket charges.

**Medical item numbers:** A portion of these item numbers are rebatable from Medicare and the patient's hospital insurance with minimal to no out of pocket charges to the patient.

**Dental item numbers:** Are claimed by the patient if they have Dental Extras cover. Please note that the patient's Dental Extras pay a minimal rebate and there will be out of pocket charges to the patient for the surgeon's fees. As each patient requires an individual treatment plan, the complexity of their treatment varies and therefore the patient is required to have an initial consultation with the surgeon and a full estimate of fees is provided to the patient at that consultation.

**Anaesthetist fee:** Attracts a Medicare rebate and the patient's hospital insurance covers a portion of these fees. There is usually an out of pocket charge. This varies on the complexity of the treatment plan. The patient is encouraged to telephone the anaesthetist rooms and ask for an estimate of fees prior to surgery to ensure they are fully informed. Oromax do provide a range for the out of pocket charges for the anaesthetist, however, this fee can be confirmed by telephoning the anaesthetist's rooms.

## PRIVATE HEALTH INSURANCE CATEGORIES

| HOSPITAL TREATMENTS BY CLINICAL CATEGORY                       | BASIC | BRONZE | SILVER | GOLD |
|--|-------|--------|--------|------|
| Rehabilitation   | ✓(R)  | ✓(R)   | ✓(R)   | ✓    |
| Hospital psychiatric services                                  | ✓(R)  | ✓(R)   | ✓(R)   | ✓    |
| Palliative care  | ✓(R)  | ✓(R)   | ✓(R)   | ✓    |
| Brain and nervous system                                       | O (R) | ✓      | ✓      | ✓    |
| Eye (not cataracts)  | O (R) | ✓      | ✓      | ✓    |
| Ear, nose and throat   | O (R) | ✓      | ✓      | ✓    |
| Tonsils, adenoids and grommets                                 | O (R) | ✓      | ✓      | ✓    |
| Bone, joint and muscle   | O (R) | ✓      | ✓      | ✓    |
| Joint reconstructions  | O (R) | ✓      | ✓      | ✓    |
| Kidney and bladder   | O (R) | ✓      | ✓      | ✓    |
| Male reproductive system                                       | O (R) | ✓      | ✓      | ✓    |
| Digestive system   | O (R) | ✓      | ✓      | ✓    |
| Hernia and appendix  | O (R) | ✓      | ✓      | ✓    |
| Gastrointestinal endoscopy                                     | O (R) | ✓      | ✓      | ✓    |
| Gynaecology  | O (R) | ✓      | ✓      | ✓    |
| Miscarriage and termination of pregnancy                       | O (R) | ✓      | ✓      | ✓    |
| Chemotherapy, radiotherapy & immunotherapy for cancer          | O (R) | ✓      | ✓      | ✓    |
| Pain management  | O (R) | ✓      | ✓      | ✓    |
| Skin   | O (R) | ✓      | ✓      | ✓    |
| Breast surgery (medically necessary)                           | O (R) | ✓      | ✓      | ✓    |
| Diabetes management (excluding insulin pumps)                  | O (R) | ✓      | ✓      | ✓    |
| Heart and vascular system                                      | O (R) | O      | ✓      | ✓    |
| Lung and chest   | O (R) | O      | ✓      | ✓    |
| Blood  | O (R) | O      | ✓      | ✓    |
| Back, neck and spine   | O (R) | O      | ✓      | ✓    |
| Plastic and reconstructive surgery (medically necessary)       | O (R) | O      | ✓      | ✓    |
| Dental surgery   | O (R) | O      | ✓      | ✓    |
| Podiatric surgery (provided by a registered podiatric surgeon) | O (R) | O      | ✓      | ✓    |
| Implantation of hearing devices                                | O (R) | O      | ✓      | ✓    |
| Cataracts  | O (R) | O      | O      | ✓    |
| Joint replacements   | O (R) | O      | O      | ✓    |
| Dialysis for chronic kidney failure                            | O (R) | O      | O      | ✓    |
| Pregnancy and birth  | O (R) | O      | O      | ✓    |
| Assisted reproductive services                                 | O (R) | O      | O      | ✓    |
| Weight loss surgery  | O (R) | O      | O      | ✓    |
| Insulin pumps  | O (R) | O      | O      | ✓    |
| Pain management with device                                    | O (R) | O      | O      | ✓    |
| Sleep studies  | O (R) | O      | O      | ✓    |

✓ Minimum requirement of the product tier

(R) Insurers are allowed to offer cover for this clinical category on a restricted basis/with limited benefits

O Optional for insurer to include – not a minimum requirement of the product tier