

Medicare vs Risk Protection

Cricket Australia National Club Risk Protection Programme



When it comes to reimbursement of Personal Injury claims, some people get confused about Medicare, the Medicare Gap and what is covered through the National Club Risk Protection Programme.

What is Medicare?

Medicare is a Commonwealth Government programme that provides eligible Australian residents with free or low-cost medical and hospital care.

Medicare provides access to:

- Free treatment as a public (Medicare) patient in a public hospital
- Free or subsidised treatment by practitioners such as Doctors and Specialists

What's covered by Medicare?

The Medicare Benefits Schedule (MBS) lists all treatments and associated rebates relating to Medicare. You can access the MBS at any time via Medicare's web site www.medicare.gov.au.

What is the Medicare Gap?

The MBS lists a rebate amount for each Medicare Item.

Example: A short consultation with a Doctor = Medicare rebate of \$15.35

However, some consultations are different. In some cases, doctors or specialists may charge more than the MBS amount.

The difference between what you have been charged and the amount listed on the MBS is called the "Medicare Gap".

Example: The Doctor charges you \$45.00 for a short consultation. Medicare provides a rebate of \$15.35 (as per the MBS). You are out of pocket \$29.65 (this is known as the Medicare Gap).

What's the difference between Medicare and our National Club Risk Protection Programme?

The Health Insurance Act 1973 (Cth) strictly prohibits any general insurer (and the JLT Trustee) from covering any item that is listed on the Medicare Benefits Schedule.

This also means that regardless of your out of pocket expenses, it is against the law for the Insurer or Trustee to cover you for the Medicare Gap.

So what does that mean?

If your medical or other treatment has a Medicare Item Number it is uninsurable and you may not claim for reimbursement through JLT Sport.

If your medical or other treatment **does not** have a Medicare Item Number, you may claim for reimbursement through JLT Sport.

For specific Medicare information please visit www.medicare.gov.au.

For specific Insurance and Risk Protection information please refer to the "Making a Claim" section of the JLT Sport website.

www.jltsport.com.au

