

Public Hospital Charges Know your rights!

Public Hospital Access

Consider whether you want to sign the Private Insurance Patient form
YES or **NO**?

Yes
What if I sign?
You will be charged, through your health insurer **€813** per day.

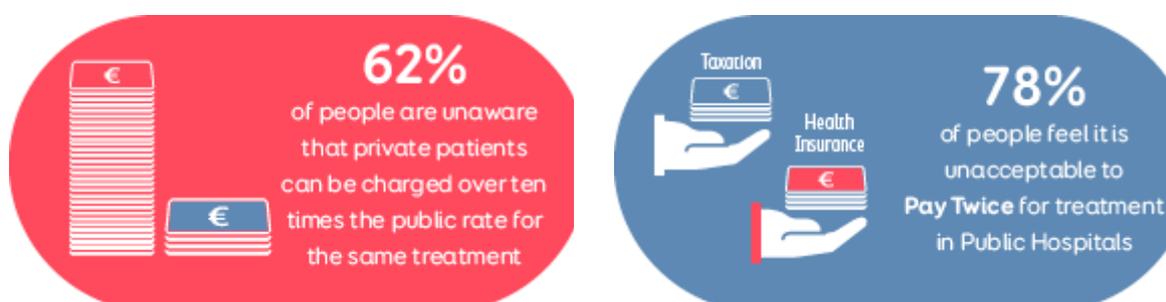
No
What if I don't sign?
You will be charged, through your health insurer **€80** per day.

This will explain the public hospital bed charge fee and form, which may be presented to you on admission to a public hospital. We believe it is important that you understand what this means for you.

If you are admitted to a public hospital, as a person with Private Health Insurance, you will be asked to sign a **Private Insurance Patient form**. This form has 2 parts - yes it is confusing! One part, the "waiver form" relates to whether you wish to be treated as a private patient.

If you **chose to** sign the waiver form, you waive your right to be treated as a public patient which means that your Health Insurer will pay the full charges for your admission of €813 per day. It's important to know that if your claim is for any reason declined e.g. you had a pre-existing condition; you could be liable for the full €813 charge for each day you are in the hospital. Please note that this €813 per day is applied even if you are treated on a trolley or in a public ward.

If you **chose not** to sign the "Patient Waiver Form", you will then be treated as a public patient and a levy of €80 per night, to a maximum of 10 nights, will apply. This is where the 2nd part of the form becomes important. By signing the 2nd part of the form, you will give the hospital permission to claim the €80 per night from us your Health Insurer.



Source: Insurance Ireland, 2017

So, know your rights:

You are already entitled to treatment in a public hospital through your normal tax payments.

However, you should be aware that:

> You don't have to sign the waiver form if you don't want to. If you don't sign it, your treatment in the public hospital will follow a standard pathway of care, under the care of a hospital consultant but not necessarily by a consultant who practices privately in a public hospital.

> If you do sign the form, you will be considered to be a private patient but you still are not guaranteed a private or semi-private room. Your treatment will follow a standard pathway of care under a hospital consultant who practices privately in a public hospital.

> If you do sign the form, you are essentially **paying twice** for your stay in a public hospital, once through general taxation and again through your private health insurance. We believe this is double taxation.

By explaining this to you we hope you will be more informed about your rights as a taxpayer and consumer and also that you understand the impact this higher public hospital bed charge has on the cost of your health insurance cover.