

## Health Insurance: Use it or lose it!

### Health insurance.... Are you claiming your benefits?

Health insurance is a commodity that most of us have, unfortunately many people are unaware of the benefits they are entitled to. Hospital and Ambulance cover... “Extras” or “Essential” cover... Just what does my fund cover me for? Are you delaying treatment on a pain or problem that you currently have? When it comes to health insurance rebates you either **use it or lose it**.

### What services can I claim?

Do you have Extra’s, Essentials or Ancillary cover? This type of cover is for services such as Physiotherapy, Chiropractic, Remedial Massage, Podiatry, Optical or Dental. A rebate on these services can be claimed to reduce the overall cost of the consultation. The claimable services can also include some Physiotherapy run exercise classes such as Pilates or Fitball classes.

### How do I claim?

The rebates are quick and easy to claim within the clinic with HICAPS, a swipe and claim method that most health insurance providers use. This gives you instant rebates so all you have to worry about is the remaining balance of the consultation.

### How many times can I claim?

Most Health Insurance providers allocate a certain amounts towards these services on a yearly basis, this amount varies between the different providers. You can continue to claim a rebate until your allocated yearly balance is completely used. If you do not use your yearly rebate amount, your remaining balance is usually forfeited at the end of the calendar year and renewed in the New Year.

### Use it or lose it....

Health Insurance Providers work on a forfeit and renewal system each year, which means that if you don’t use your allocated funds by the end of the year then you will forfeit that benefit. Most providers work this system on a calendar year which means that now is the perfect time to use those spare Health Insurance rebates and get that treatment on that pain or problem that you have been delaying. If your private health insurance is renewed on a calendar year and you wait until next year you will not only have a problem that takes longer to treat but you will be using next year’s allocation of funds on a problem that could be fixed today.



*To maximise your health insurance benefits contact the clinic to make an appointment today!*