



Electronic claim *information sheet*

How does electronic claiming work?

Electronic claiming is a bit like using your credit card, but without the bills!

After receiving a service from a participating health provider, they will simply swipe your membership card through an EFTPOS-style machine and key in your treatment details – and your claim is automatically sent off.

Within moments, they will receive authorisation information on your claim and print a receipt.

Please check the receipt carefully before signing it. You will then be given a copy to keep for your records.

Your claim on Police Health is now complete, and we will settle the account directly with your health provider – it's that simple!

As the health provider now knows the amount of your benefit entitlement, they will charge you only for the gap between your benefit and their fee. You can then pay the balance using methods such as EFTPOS, cash etc.

While Police Health aims to offer this service with as many health providers as possible, there may be some situations where benefits are not able to be processed electronically, or where there is no benefit entitlement. In these situations, you'll be asked to contact Police Health.

The benefits of electronic claiming

Police Health's electronic claim service offers many benefits, including:

- No more claim forms – the new service saves you the time and effort of filling in claim forms and sending them to Police Health.

- Less from your pocket – as the card enables the health provider to bill Police Health direct, you no longer have to pay for the full cost, then wait until we process your claim.
- On the spot processing - so you won't be left wondering what your 'out of pocket' gap payment will be.

The electronic claim service is also great for health providers, as they can offer their customers a convenient service while gaining improved cashflow, as well as increasing their efficiency.

Police Health also gains – from being able to offer you a more convenient service as part of our continuing commitment to great customer service.


Can I use my membership card with any health provider?

There are more than 20,000 health providers with electronic claim facilities. These include dentists, optical dispensers, chiropractors, physiotherapists, osteopaths and podiatrists.

Police Health is initially offering electronic claiming through HICAPS (Health Industry Claims and Payments Service). HICAPS is the largest provider of this service, with about 17,500 health providers throughout Australia using them.

To find out if your health provider offers HICAPS electronic claiming, simply look for the HICAPS logo, contact your health provider, go to www.policehealth.com.au, or contact Police Health directly.

Please note, while Police Health aims to provide this service with as many health providers as possible, there are some service groups we are not including.



Regrettably, Police Health's electronic claiming service does not apply to orthodontic, naturopathy, occupational therapy, acupuncture, complementary therapies, dietary, psychology and speech therapy.

For most of these services, we already have high quality and valuable member benefits in place with these groups that are not fully supported through electronic claiming. Therefore, we have chosen not to include them so we can continue to offer our members the best benefits in these areas.

Who can use the card?

At the top of each membership card is the card holders name and the membership number. Beneath this is a list of people covered by the membership, along with their sequential ID number.

As well as being used by the named cardholder, the card can be used by, or for, any person listed on the card. This provides you with flexibility of any card being used by anyone covered under your membership.

Keeping your card safe

Your Police Health membership card is your unique identifier to your membership. It gives you

direct access to your fund benefits at participating health providers, so make sure you keep it safe.

Like a credit card, your membership card can be used fraudulently in the wrong hands, so follow these simple tips to protect you and Police Health:

- Make sure the person identified at the top of each card signs it immediately.
- Never leave your card with a health provider or their staff.
- Never lend it to another person (other than those listed on the card).
- Report lost or stolen cards to Police Health immediately.
- Treat it with the same respect as your credit card.

Enquiries

We hope you enjoy the convenience of Police Health's Electronic Claim service. If you have any questions, please contact us on Adelaide local 8212 2770 or other areas 1800 603 603 or email enquiries@policehealth.com.au

Police Health



YOUR HEALTH FUND

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www.policehealth.com.au