

# FREQUENTLY ASKED PATIENT QUESTIONS ABOUT INSURANCE

## AM I COVERED FOR A PENILE IMPLANT?

Implantable medical devices such as penile prostheses, that are intended for long term use; are covered under the Prostheses List which is released twice a year by the Department of Health and Ageing.

Any device listed on the Prostheses List has its cost fully reimbursed by the patient's applicable private health fund, so there is no cost to the patient for the penile prosthesis.

Most private health funds (and/or Medicare) cover the medically necessary diagnosis and treatment of ED. Dependent on the patient's level of private health cover, there may be some expenses incurred not reimbursed by the health fund.

Below are steps a patient can take to minimise the chances of an improperly processed or denied claim:

- Read your insurance policy. It's better to know what your insurance company will cover or require before you receive a service.
- If you still have questions about your coverage, call your insurance company and ask a representative to explain it.
- Remember your insurance company, not your doctor, makes decisions about what will be paid for and what will not.

Professional fees for surgeons, surgical assistants and anaesthetists and hospital fees for having the device implanted may vary. Private health insurance will largely cover these costs. Experienced prosthetic urologist will provide their patients with informed financial consent.

For patients with no private health insurance cover, they can choose to self-finance to do this a detailed description of the out-of-pocket costs should be obtained from the urologist. The costs will vary based on a number of items starting with where (which hospital) you plan to have your surgery performed.

Any patient that falls under Veterans Affairs policies will have the total cost of the surgery covered by the Commonwealth Government.

To avoid delays in payment or reimbursement, work with your Urologist's office and health fund to verify coverage and reimbursement payment levels before beginning a treatment path.

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