

# INJURY COSTS & MANAGEMENT INFORMATION



## An injured player needs to choose how to manage his injury - PUBLIC OR PRIVATE?

Whilst private health cover may add to your personal costs, the timeliness is often better than through the public health system, so it is strongly encouraged that Perth Football League players have private health insurance.

If the injury is life threatening or severe (broken leg, stitches), the player would be treated through the public hospital emergency system which is free. However, if the injury is non-life threatening, such as a knee operation, the player will need to decide – public or private to manage his injury?

## JLT PERSONAL INJURY COVER

There are four parts of the JLT Personal Injury Cover:

1. Non-Medicare medical benefits	Perth Football League has Bronze level (base cover): 50% reimbursement of claim. \$2000 max. per claim. \$100 excess per claim. <i>Check with your club as they may have upgraded above the base cover.</i>
2. Capital benefit (Death)	\$100,000 <i>Check with your club as they may have upgraded above the base cover.</i>
3. Quad/para benefit	Perth Football League automatically upgrades to \$1 million.
4. Loss of income	Perth Football League has opted out. No cover.

JLT Personal Injury Cover:

- Is not private health cover.
- Is not Workers compensation cover.
- Will not provide a full rebate on injury management.

**Basically, any treatment that you are UNABLE to claim through Medicare (ie non-Medicare medical benefits), can be claimed through the JLT Personal Injury Cover (in line with the policy benefits and conditions).**

For general football injuries, the non-Medicare treatment can include things like:

- Physio
- Chiro
- Dental
- Ambulance transport
- Hospital accommodation
- Acupuncture
- Osteopathy

**The Perth Football League has JLT Personal Injury Cover primarily for the Capital and Quad/para benefits.**

A player will need to weigh up paying the insurance excess against the actual health provider charge. Eg a physio charge \$55 for this visit yet the non-Medicare medical benefit excess is \$100.

# PUBLIC OR PRIVATE?

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## **Does the player require an ambulance?**

- St John Ambulance operates a "user pays" system which means travelling in an ambulance comes at a cost to the patient.
- Fees for travelling in an ambulance in Perth vary, depending on the nature of the call out. ie Life threatening, urgent, non-urgent.
- Ambulance is not covered by Medicare, Healthcare Cards, Pharmaceutical or Pensioner Benefit Cards. Therefore, JLT can reimburse the cost of ambulance transport as this is a non-Medicare item.
- Most private health insurance has ambulance transport cover.

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## **Does the player need a Doctor?**

- For serious injury you will need to speak with a Doctor either at the game, a medical practice or public hospital.
- Doctors' visits at a medical practice incur a charge in most cases.
- Receipts may be eligible for a refund through Medicare.
- The player will be required to pay the gap if the Doctor does not bulk bill. Due to legislation, the Medicare Gap cannot be claimed.
- No JLT rebate applies.

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## **Does the player need a Specialist Doctor?**

- For complicated issues that a GP can't handle, an injury may require visits to a specialist doctor.
- Rebates can be claimed through Medicare.
- No JLT rebate applies.

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## **Does the player need an operation?**

- An operation requires hospital accommodation.
- Most private hospitals have a \$100-\$200 excess for your first night's hospital stay each year.
- Most hospital bills after that are covered by private health insurers.
- Doctors' and Anaesthetists' bills can be expensive and require to be paid prior being claimed through Medicare and private health insurance.
- There may be a gap between what you paid and what you get back. JLT rebate does not cover the Medicare Gap.
- JLT can assist with items such as private hospital accommodation, theatre costs in the hospital and any 'nuts/bolts' that may need to be inserted into a body part as part of the surgery.
- Public hospitals are mostly free, however non-life threatening conditions (such as knee operations) often have a long waiting list which can be upwards of six months.

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## **Does the player need ongoing treatment?**

- For ongoing injury rehabilitation such as physio or chiro: this is a non-Medicare expense as there is no Medicare rebate. However, you need weigh up paying the insurance excess against the actual health provider charge.
- You can claim for these expenses through JLT after you have received a rebate from your private health insurer.
- JLT rebates apply.

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## **Does the Member need additional tests or products?**

- Sometimes you will be required to have x-rays, scans, etc. and in most cases these qualify for a Medicare rebate.
  - Where a provider is not registered by Medicare, you can claim your scan through JLT.
  - Players with a current Federal Government Health Care Card will receive significant cost savings.
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