HARDFacts.co.nz

FREQUENTLY ASKED PATIENT QUESTIONS ABOUT INSURANCE

AM I COVERED FOR TREATMENT?

Implantable medical devices that are intended for long term use, might be covered under the patient's private health insurance.

Any device listed on the insurer's prostheses list or schedule may have the cost fully reimbursed by the patient's applicable private health fund. It is recommended you read your insurance policy or contact your insurance company to understand what is covered by your insurer.

If the etiology or cause of erectile dysfunction (ED) is from an accident or trauma, funding for the prosthesis may be available through the Accident Compensation Corporation (ACC).

Most private health funds 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 that are 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, anesthetists and hospital fees may vary. Private health insurance may largely cover these costs depending on the patient's level of cover.

For patients with no private health insurance cover, they can choose to self-finance. A detailed description of the out-of-pocket costs should be obtained for this from the urologist. The costs will vary based on several items.

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

Individual symptoms, situations, circumstances and results may vary. This information is not intended to be used for medical diagnosis or treatment or as a substitute for professional medical advice. Please consult your doctor or qualified healthcare provider regarding your condition and appropriate medical treatment.

CAUTION : Indications, contraindications, warnings and instructions for use can be found in the product labelling supplied with each device.