



# What Canopy patients need to know about Medical Insurance



World-class **cancer care**, delivered locally

[www.canopycancercare.co.nz](http://www.canopycancercare.co.nz)

## **What is medical insurance?**

Medical insurance is a type of insurance that covers medical costs in the event that you choose to be treated in a private medical clinic.

## **What is a cost estimate?**

Canopy will provide both the patient and their insurer with a written cost estimate for the proposed cancer treatment. A copy of the pre-approval will often be sent to both Canopy and the patient showing what is covered.

## **Insurance cover and shortfall:**

**It is the patient's responsibility to find out from their insurer what parts of the Canopy cost estimate will be covered by their policy:**

Whilst Canopy Cancer Care will provide every assistance to gain insurance prior approval for treatment, it is the responsibility of the patient due to privacy restrictions to liaise directly with their insurer to understand their policy inclusions and exclusions as well as any shortfalls in funding that may or may not result.

## **Payments**

Most insurance companies require us to submit invoices directly to them for settlement.

If there is a shortfall after payment has been received an invoice will be sent to the patient for payment.

If the drugs are not covered by your policy you may be asked to make payment for these in advance. An invoice will be sent to you a few days prior to your treatment.

Our preferred method of payment is by paystation or internet banking however we do have EFTPOS facilities at our clinics.

## **There are many different medical insurance policies:**

Each insurer has a variety of different policies, offering significantly different levels of cancer treatment cover. It is important to talk with your insurer to establish what cover your policy includes as not all policies will cover all your treatment costs.

## Southern Cross

Canopy Cancer Care is an Affiliated Provider to Southern Cross Health Society. If you are a Southern Cross member, Canopy will apply for pre-approval and may also process claims on your behalf. If there is a shortfall, or a co-payment is needed you will be advised and asked to pay that directly to Canopy at the time of your visit.

## nib

Canopy is also a First Choice provider. We will apply for pre-approval of your treatment and claim reimbursement directly from nib on your behalf. Any shortfall will need to be paid directly to Canopy.

## Other insurers

We will send the estimated cost of your treatment to your insurer requesting prior approval for your treatment. We will also send your invoices directly to them for payment. Any shortfall after payment has been received is payable directly to Canopy by the patient.

## The drugs that are covered will vary from policy to policy:

- **Pharmac funded drugs:**

Pharmac is the government agency responsible for deciding which medicines and drugs are used in the public health system. Pharmac also negotiate purchase prices with the supplying drug companies on behalf of the Ministry of Health. Most private insurers will cover the cost of Pharmac funded drugs up to your policy limit. Insurers may also cover the cost of delivering the drug, called the Oncology Treatment Fees (OTF), up to your policy limit.

- **Medsafe approved drugs:**

Medsafe is the business unit of the Ministry of Health that is responsible for reviewing and approving drugs for use in New Zealand. Some insurers will cover drugs that are Medsafe approved but are not funded by Pharmac. There may be a limit or restriction on the amount or the type of drugs covered. Most insurers will cover the drug Oncology Treatment Fees (OTF) up to your policy limit.

- **Non Medsafe approved drugs (Section 29 Drugs):**

These drugs have yet to be approved by Medsafe for use in New Zealand, but may be commonly used in other countries. Very few insurers will cover these drugs, but most insurers will cover the Oncology Treatment Fees (OTF) up to your policy limit.

**It is the patients responsibility to keep track of their policy to ensure they have sufficient funds available to cover their treatment:**

- Each time the patient is treated at Canopy, the practice submits a claim to the patient's insurer. The insurer advises the patient how much has been paid to Canopy so the patient can keep track of how much of the policy allowance has been spent. Canopy can assist the patient by providing a summary of invoices and payments on request.

**Insurers do not share patient information with Canopy:**

- Due to client confidentiality insurers do not share policy details with Canopy therefore patients need to take responsibility for keeping up to date with the balance of their cover. Please advise Canopy as soon as possible if your policy or provider details change.

**Treatment in a Private clinic and through the District Health Board (Public Hospital) is referred to as shared care:**

- In some circumstances a patient may receive some part of the treatment at the public hospital and another part of their treatment at Canopy. This is referred to as shared care. Patients are still responsible for payment of their treatment costs at Canopy under this arrangement either directly or through their insurers. It is not covered by public system funding.

For any queries around your cost estimate or the insurance claim process please contact:

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