
BUPA MEDICAL GAP SCHEME - KNOWN GAP

Terms and Conditions March 2016



How these Terms and Conditions apply

These Terms and Conditions (as amended from time to time) apply to the use of the Bupa Medical Gap Scheme by Registered Known Gap practitioners who register to use Bupa's Medical Gap Scheme and charge a Known Gap in addition to the Bupa Medical Gap Scheme benefit for an admitted service. These Terms and Conditions form an addendum to the Bupa Medical Gap Scheme Terms and Conditions which also apply to Registered Known Gap Practitioners.

Known Gap description

A Known Gap description is that part of a medical practitioner's charge over and above the Bupa Medical Gap Scheme benefit. It is the sum of all out of pocket expenses charged by or on behalf of a medical practitioner, in relation to an admitted episode of care, irrespective of whether the charge is made before or after the admitted episode and includes (without limitation) charges for booking and other administrative services and for telephone consultations with respect to that admitted episode.

Registration for Known Gap

Practitioners must register to use Known Gap when:

- they intend to charge a Known Gap while using the Medical Gap Scheme; or
- they intend to charge booking or other administrative fees or fees for telephone consultations with respect to admitted episodes.

A Registered Known Gap Practitioner agrees to be bound by these Terms and Conditions when:

- that practitioner registers to use Bupa's Medical Gap Scheme with a Known Gap; and
- that practitioner submits a claim using Bupa's Medical Gap Scheme with a Known Gap.

Charging a Known Gap

Practitioners may charge a Known Gap subject to the following:

- the practitioner must have registered with Bupa to use Known Gap to charge a maximum Known Gap of up to \$500 over a whole episode of care;
- the total Known Gap charged within a single episode of care cannot exceed the nominated Known Gap maximum approved by Bupa. These maximums may be indexed in the future at Bupa's discretion;
- the practitioner must obtain informed financial consent of the eligible Bupa member at the first consultation leading to the episode of care;
- there shall be only one gap per provider per episode of care;
- the practitioner acknowledges that:
 - (a) Bupa may inform Bupa members of the practitioner's Known Gap details, including on request by a member, through its ordinary communication channels with customers, including through Bupa contact centres, website or retail centres;
 - (b) Bupa will advise members to ask about the Medical Gap Scheme and any Known Gaps when they telephone the practitioner or at the first referral for an appointment; and
- **the practitioner must include the total fee charged (inclusive of any gap) on the invoice. Bupa and Medicare Australia requires you to include on your accounts, the full fee charged (ie: the Medical Gap Scheme benefit and the patients Known Gap of up to \$500). This requirement applies for all claim submission channels.**