

Health Aids and Appliances FAQs



What are Health Aids and Appliances?

Health Aids and Appliances are external devices, appliances or aids used to assist people to manage or improve a medical condition, or to help prevent further injury or worsening of a health condition.

Which Extras covers pay benefits for Health Aids and Appliances?

Some Extras covers can help towards these costs. To find out if your Extras cover has this feature please go to [myBupa](#) and review your policy information. To check if you're covered for a specific device, please contact Bupa by **messaging us through** [WhatsApp](#), [Apple Business Chat](#) or [Bupa.com.au](#), calling us on 134 135, or drop by your local [Bupa Health Insurance store](#).

Are there waiting periods?

To buy

- An initial 12 month waiting period applies to benefits for all purchases of Health Aids and Appliances if you have just started your cover for this service.
- If you need to buy a replacement Health Aid or Appliance, restrictions may apply for benefits payable within a certain time period, depending on the item (see our handy quick reference table on page 3 for more details).

To hire

- A 6 month waiting period applies to benefits for hire of Health Aids and Appliances.
- After serving the 6 month waiting period, you can hire an eligible appliance or aid before buying for up to 6 months (until you serve out the full 12 months waiting period for purchases).
- If you've used your benefits to buy a Health Aid or Appliance, no further benefits are payable for the hire of the same item in the following 12 months.

Repairs and maintenance

- A 6 month waiting period applies to benefits for repairs and maintenance of Health Aids and Appliances.
- Once you've purchased a Health Aid and Appliance, no benefits will be paid for repairs or maintenance of the item for 12 months as it should be covered by the manufacturer's warranty.
- Keep in mind that not everything is eligible for repair, so check with us first if you are unsure.

What is the yearly limit for Health Aids and Appliances?

Most health aids and appliances are covered under the Health Aids and Appliances yearly benefit limit on your cover. A yearly limit is the maximum dollar amount you can claim back in benefits on a health aid or appliance per calendar year.

Some devices such as Hearing Aids, CPAP and BPAP machines, Asthma Pumps, Blood Glucose Monitors, TENS machines and others may also have sub-limits (a lower benefit limit for that item), depending on your product. For example, the yearly limit for Health Aids and Appliances may be \$1,000 on a particular product, with a sublimit on Hearing Aids of \$600.

Some devices also have restrictions for how often they can be claimed. In some cases, restrictions and sub-limits are applied to the entire membership and in other cases they are applied per person on a membership.

Please check your policy information for more details.

Where can I purchase Health Aids and Appliances?

To get your benefits paid, you must check that the provider supplying the item is a Bupa recognised provider (e.g. a recognised Pharmacy, medical supply company, orthotist, prosthetist, etc). This may include recognised online providers, depending on the device and the provider.

Bupa does **not** recognise overseas providers of health aids and appliances and does not pay benefits for items purchased from Amazon, eBay, Gumtree, Facebook marketplace, or secondhand/refurbished goods providers.

If in doubt – check with us first.

You'll need receipts to claim

For benefits to be paid, you'll need to provide a receipt/invoice from the provider at the time of purchase, hire or repair. The receipt must include the following information:

- the provider's, business' or company's ABN
- the name of the provider, business or company who provided the aid or appliance
- the provider number
- the address where the aid or appliance was provided (PO Boxes not accepted) and phone number
- the name of the patient who received the aid or appliance
- the date the aid or appliance was purchased, hired, or repaired
- a detailed description of the aid or appliance provided
- amount charged.

You might need a referral letter

Some health aids and appliances (not all) will need a referral letter from your General Practitioner (GP) or specialist before benefits can be paid. A referral letter simply has to explain the medical need for your health aid or appliance (see our handy quick reference table on the next page for more details).



Before you purchase or hire a health aid or appliance

For benefits to be paid, there are specific requirements and criteria for different health aids and appliances. For example, in some instances benefits may only be payable for a specific type or make of a health aid or appliance. Claims must be submitted within 2 years from the date of purchase, hire or repair of the device.

Please call Bupa or visit your local Bupa centre in person before you purchase or hire any health aid or appliance so we can check if you're covered, what requirements or criteria may apply, and if you need any supporting documents for your claim (e.g. a referral).

Need an answer now?



Message us through [WhatsApp](#), [Apple Business Chat](#) or [Bupa.com.au](#)



Call Bupa on 134 135



Visit your local [Bupa Health Insurance store](#)

Ready to make a claim for Health Aids and Appliances?

Claiming for Health Aids and Appliances is easy!

Using myBupa:

1. Have all paperwork ready (e.g. original tax receipts and supporting documentation such as referrals if required)
2. For easier submission and faster benefit payment, log onto [myBupa](#) and select "Make a claim"

Not using myBupa:

1. Have all paperwork ready (e.g. original tax receipts and supporting documentation such as referrals if required)
2. If you cannot access myBupa, complete your claim form (which you can find [here](#))
3. Submit along with your paperwork through any of the following channels:



At your local [Bupa Health Insurance store](#)



To Bupa by mail to
Bupa Health Insurance
GPO Box 4338
Melbourne VIC 3001

Quick reference guide to claiming for Health Aids and Appliances*

Below is a guide to help you see at a glance:

- whether a Health Aid or Appliance has a yearly benefit limit per person, or per membership
- whether a referral letter is needed to claim for the item, and the time that the letter is valid for
- how often you can claim for the health aid or appliance

Health Aid or Appliance	Referral letter required	Referral letter valid for	How often it can be claimed ⁺ (in calendar years)
Artificial eye, ear or nose	N	—	No restriction
Artificial limb	N	—	No restriction
Asthma pump/nebuliser	Y	Lifetime / No expiry	1 per person per 2 years
Blood glucose monitor	Y	Lifetime / No expiry	1 service payable per person per year
Blood pressure monitor	Y	10 years	1 per membership per year
CPAP and BPAP machine (used to treat sleep apnoea)	Y [^]	10 years	1 service per person every 2 years
Compression garments (custom made for the treatment of a number of different medical conditions, such as lymphoedema and burns)	Y	10 years (20 years if for treatment of lymphoedema)	No restriction
Compression stockings (for treatment and prevention of lower limb conditions such as deep vein thrombosis and varicose veins)	Y	10 years	4 pairs per person per year
Custom earplugs (for use after insertion of grommets)	Y [^]	2 years	No restriction
Custom made braces and splints	N	—	No restriction
External breast/mammary prosthesis (an external breast to replace one that is missing or partially missing)	Y [^]	Lifetime / No expiry	2 per person per year
Orthotics [~] (fully custom made to help realign feet and lower limbs, and distribute body weight evenly)	N	—	2 per person per year
Hearing aid	N	—	1 per person every 3 years
Impotency pump	Y	2 years	No restriction
INR blood testing device	Y	Lifetime / No expiry	1 per person per year
TENS machine (to help treat a variety of pain conditions)	Y	3 years	1 per membership per 3 years
Vitrectomy equipment hire	Y [^]	10 years	No restriction
Wigs/hairpieces (for people with hair loss due to medical treatment such as chemotherapy or medical conditions including alopecia)	Y [^]	5 years	No restriction

Waiting periods, benefit claiming restrictions, yearly limits, fund and policy rules apply.

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~ Orthotics have a 12 month waiting period and are included under Podiatry for some products. To check your cover details, log onto [myBupa](#).

* Note: This is a list of the most common health aids and appliances and by no means is a complete list of all devices that could be covered under your Extras. If there is something you need to purchase that is not on the above quick reference table, please contact us by messaging, phone or in person at your local Bupa centre to confirm if you are covered and if there is any criteria that must be met. Some levels of cover do not include benefits for all health aids and appliances, so please refer to your policy information or contact Bupa for more details about your cover.

† The details in this list include the most common types of limit and claiming frequency for these health aids and appliances. In some circumstances these may be slightly different, so it is always best to refer to your policy information, or contact Bupa before purchasing.

^ A referral is not required if a relevant procedure has previously been claimed with Bupa. For example, a sleep study, mastectomy, chemotherapy treatment, or insertion of grommets. In these cases, Bupa can verify the previous claim, so no additional documentation or evidence is needed. However, if the procedure occurred outside the valid referral period (as outlined in the Quick Reference Guide), a new referral will be required.

What is not covered under Health Aids and Appliances?

Below is a list of some of the items Bupa does not cover under Health Aids and Appliances:

- ✗ 24-hour blood glucose monitors
- ✗ 24-hour ambulatory blood pressure monitors
- ✗ Bras for mammary prosthesis
- ✗ Breast pumps
- ✗ Ear thermometers
- ✗ Crutches, walking sticks and walking frames (only covered on some overseas visitors products)
- ✗ Knee braces and support items
- ✗ Health Aids and Appliances when purchased from a temporary location such as booths at festivals, conventions, exhibitions, shows and shopping centres.

When health aids and appliances aren't covered:

- Items purchased online from an overseas supplier. This ensures the device is approved for sale in Australia with adequate instruction on safe and effective use.
- Second-hand items, including refurbished or ex-demonstration stock.
- Items which may receive a benefit or subsidy through another source, including workers compensation, travel insurance or any government scheme (this excludes external breast prostheses and hearing aids).
- Replaceable consumables including batteries, masks, straps and oxygen bottles.
- Repairs during a warranty period, because these repairs are covered by the manufacturer's warranty.
- Maintenance and servicing of any materials, adjustments or preparation of reports relating to a patient's condition or treatment.
- Postage costs.