



Medical Gap Network: Provider FAQs

Overview

Previously when billing GU Health members, medical specialists (providers) have had the option to utilise a no gap or Known Gap cover arrangement called Access Gap Cover (AGC) that has been managed by third party group Australian Health Service Alliance (AHSA).

GU Health is now creating a new Medical Gap network for GU Health members called the GU Health Medical Gap Network that will replace AGC.

The new GU Health Medical Gap Schedule of Benefits remains unchanged from those previously utilised under your AGC agreement.

What is the GU Health Medical Gap Network?

The GU Health Medical Gap Network aims to minimise GU Health members' out-of-pocket expenses associated with inpatient medical and surgical fees through a no gap and "Known Gap" scheme.

Once registered for the GU Health Medical Network, you have the right to decide on a case-by-case basis if you wish to participate.

When you participate in no gap for a patient, you agree to accept [GU Health Medical Gap Network benefit](#) as full payment for that service. These benefits remain unchanged to those previously paid when utilising your AGC agreement. Where you choose to charge a Known Gap, you agree that the gap charged to the patient will not exceed the Known Gap limits, as set out in our [Medical Gap Network Terms and Conditions](#).

What is changing?

In the past, access to a no gap or Known Gap scheme for GU Health members was managed by the third party group called the AHSA. The AHSA is not a Private Health Insurer, but a company that contracts on behalf of its members – a variety of private health insurers.

From 1 November 2018, GU Health will no longer use AHSA's Access Gap Cover. Providers (who wish to participate) in the new GU Health Medical Gap network will need to [register online](#) so no gap and Known Gap claims can be processed for GU Health members.

To register, fill in our [online registration form](#). If you have any questions please contact our Provider Relations team on **1800 486 334** or email gapsupport@guhealth.com.au.

By registering, you agree to enter into an agreement with Grand United Corporate Health Limited (GU Health) and nib health funds limited, both of which are members of the nib Group. If the nib Group undertakes an internal reorganisation so that nib health funds becomes the insurer of GU Health members, you agree to the transfer of GU Health's rights and obligations under the [Medical Gap Network Terms and Conditions](#) to nib health funds. Further information about these arrangements is set out in our [Medical Gap Network Terms and Conditions](#).

Please note: Registering for the GU Health Medical Gap Network will not affect your Access Gap Cover registration for all other AHSA participating health funds.



What are the changes for GU Health members?

- Members can expect to receive the same benefits as they have done under the previously used AGC when they participate in the new GU Health Medical Gap Network.
- Should you choose to charge a Known Gap; members will now have a guaranteed maximum of no more than \$400 per episode. In the past the Known Gap was applied per item number.

What are the changes for providers?

- Known Gap is applicable per episode, rather than per item number. More details can be found in our [Medical Gap Network Terms and Conditions](#).
- Providers will need to register with GU Health directly to participate in the Medical Gap Network To register click here for our online registration form or contact our Provider Relations Team via phone **1800 486 334** or email gapsupport@guhealth.com.au.

It's Important to note, you continue to have the right to decide on a case-by-case basis whether you participate in the scheme.

What do I need to do?

Providers who wish to participate in the new GU Health Medical Gap Network will need to register online so no gap and Known Gap claims can be processed for GU Health members.

To register, fill in our [online registration form](#). If you have any questions please contact our Provider Relations team on **1800 486 334** or email gapsupport@guhealth.com.au.

How do I claim?

Claims can be submitted electronically using the Medicare Eclipse system, or directly to GU Health via post or email. Please include your official invoice and an accompanying batch header. The batch header can be found [here](#).

When are the changes effective?

Registrations will commence at the beginning of August 2018 and will be on going. From 1 November 2018 the GU Health Medical Gap Network will be live. Providers who submit claims before registering can still register after 1 November 2018. Once registered, we will pay the claim in line with the benefits associated with the network.

Do I have to register?

If you wish to submit claims and receive benefits in line with the GU Health Medical Network Schedule of Benefits, then you will need to register directly with GU Health. This will assist in reducing GU Health members' out-of-pocket expenses associated with inpatient medical and surgical services to nil or a Known Gap.

Your previous registration with the AHSA will no longer include GU Health. Registration information can be found [here](#). You will find all the information related to the new network



including how to register, an online registration form, the Schedule of Benefits and Terms and Conditions. Alternatively registration enquiries can be directed to the Provider Relations team via phone **1800 486 334** or email **gapsupport@guhealth.com.au**.

Registering for the GU Health Medical Gap Network will not affect your Access Gap Cover registration for all other AHSA participating health funds.

What if I submit a claim before registering?

Should you submit a claim that meets the requirements of the network before you have registered, we can back date the registration upon your request to ensure the benefits paid match those set out in the schedule. See our [Medical Gap Network Terms and Conditions](#) for more details on how to do this.

The benefit paid in my last claim is not what I'd anticipated, why would this be?

There could be a variety of reasons for this. Potentially you may not have yet registered for the new network, please contact our Provider Relations team on **1800 486 334** or email **gapsupport@guhealth.com.au** for assistance.

If it is related to your registration the team can coordinate registration for you and arrange payment of the claim in line with the benefits associated with the GU Health Medical Gap network.

What rates should I use for GU Health members?

Up until 1 November 2018, please continue to charge GU Health members as per the AGC Schedule of Benefits.

After 1 November 2018, please refer to the new GU Health Medical Gap Network Schedule of Benefits found [here](#). The new GU Health Medical Gap Schedule of Benefits remains unchanged from those previously utilised under your AGC agreement.

If you have any questions please contact the Provider Relations team via phone **1800 486 334** or email **gapsupport@guhealth.com.au**.

Who can I contact to discuss the new GU Health Medical Gap Network and registration?

Contact the Provider Relations team via phone **1800 486 334** (Mon to Fri: 9am to 5pm AEST) or email **gapsupport@guhealth.com.au**.