

FACTSHEET

This fact sheet is for education purposes only. Please consult with your doctor or other health professionals to make sure this information is right for your child. If you would like to provide feedback on this fact sheet, please visit: www.schn.health.nsw.gov.au/parents-and-carers/fact-sheets/feedback-form.

Getting insurance with a Fontan circulation

This information is designed for use by young people with a Fontan circulation and their families.

Getting started

Here's a rough guide to getting started with insurance...

Get your own Medicare card

Congratulations! From the age of 15 you can get your own Medicare card. This is an important first step in taking responsibility for your own health care. You can print the form off the Internet, fill it in yourself and take it in to the nearest government service centre.

Decide if you want private health insurance

You can get health insurance at any time. You will not be discriminated against because of your heart condition. If your parents have private health insurance it may be possible to stay on their policy up until the age of 25 for a small cost, depending on the health insurer. It is important to check if you are eligible for this with your individual health insurer.

If you decide to get private health insurance, it is important to check what is covered to see if this suits you. You will also need to compare the costs of different companies. There are websites you can use to do this (see links on next page). When getting private health insurance there may be a

waiting period before you will be allowed to make a claim.

What if you can't afford private health insurance?

Don't worry; we are lucky to have a public health system in Australia. However, it is recommended that you take out **ambulance cover** at a minimum. It is important for everyone with a chronic health condition to be able to call for an ambulance without having to worry about how to pay for it. Many people do not realise that calling an ambulance can result in a major cost as Medicare does not cover this service. Ambulance fees can be more than \$1000 even for very short trips. Ambulance insurance is provided by health insurance companies and usually costs about \$40 - \$60/year. You will need to check the exact details with individual health insurers. If you have private health insurance ambulance insurance is usually included but it is important to check. If you have a health care card you may be eligible for free ambulance transport.

What about travel insurance?

If you are planning on travelling overseas it is important to plan ahead and make sure you get travel insurance that will cover your heart condition. While travelling, if you need to visit a doctor or hospital travel insurance will cover this

cost. Many travel insurance providers will cover you but they may need you to submit a medical assessment prior to them making a decision. Be upfront about your condition, if you do not tell the insurer about your heart condition when buying travel insurance and you have to make a claim, they are likely to refuse to pay. It is important to consider the cost of travel insurance when making your holiday plans. **If you cannot afford travel insurance you cannot afford to travel!** Some of the companies that young people with congenital heart conditions have had success with before are listed in the box.

Some good websites to check out:

Getting your Medicare card:

- www.humanservices.gov.au/customer/subjects/young-people-becoming-independent
- www.humanservices.gov.au/customer/forms/ms011

Comparing private health insurance:

- www.privatehealth.gov.au/
- www.canstar.com.au/
- <https://www.comparethemarket.com.au/health-insurance/>

Getting travel insurance:

- www.covermore.com.au/
- www.columbusdirect.com.au/
- www.qbe.com.au/travel-insurance/