

If you are admitted to a Public Hospital by way of the Accident & Emergency Department (A&E) and you have Private Health Insurance - you will be asked to sign a Private Insurance Patient Form.
 I give you some information here to assist you in making your decision to sign or not;
Private Insurance Patient Form
 To sign or not to sign – that is the question?

<p>If I <u>DO</u> sign the form</p> <p>I receive the best of care - (Same bed, same care, same nurse, same food)</p> <p>What extra do I get by signing the form? – <u>NOTHING</u>.</p> <p>Garda Medical Aid pays the hospital up to €813 per night.</p> <p>A 5-night stay will cost Garda Medical Aid €4,065.</p>	<p>If I <u>DON'T</u> sign the form</p> <p>I receive the best of care - (Same bed, same care, same nurse, same food)</p> <p>Garda Medical Aid pays the hospital €80 per night.</p> <p>A 5-night stay will cost Garda Medical Aid €400.</p>
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GMA will pay €3,665 more to the hospital and you will get NOTHING extra!!!!

Know your rights;

Every citizen of the State is entitled to Public Healthcare in the Irish Public Hospital System at a charge of €80 per night – this €80 charge is covered in full by GMA. Don't be coerced or cajoled into signing the Private Insurance Patient Form if you are not happy to do so as you will be paying 10 times more for your treatment as compared to a person with no health insurance with no extra benefits of any kind provided to you. (€813 as against €80 per night) There is evidence as outlined in the media that Public Hospitals are insisting that people admitted through A&E departments must use their private health insurance – that is wrong – you don't have to use your insurance or sign this form. If you are not offered any additional benefits, then you are receiving nothing extra in signing the form. If you are not sure, ask the hospital admissions person to confirm what additional benefits you will receive by signing the form.

Impact of this wrong practice:

Insurance Premiums are increasing year on year particularly because of the substantial increase in payments to Public Hospitals with NO additional services provided to our members and their families. As always, you are fully entitled to use your health insurance as you see fit and this information is provided so as you have an understanding of how the Public Hospital System are using your medical insurance to generate extra income without providing any extra benefit to you.

NB. You should NEVER sign any forms that are posted out to you after your hospital stay.

Owen Connell - Secretary