

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?

If I <u>DO</u> sign the form	If I <u>DON'T</u> sign the form
I receive the same bed, same nurse, same food	I receive the same bed, same nurse, same food
What extra do I get by signing the form - (See Information Below re going private to your consultant)	
Garda Medical Aid pays the hospital up to €813 per night.	Garda Medical Aid pays the hospital €80 per night.
A 5-night stay will cost Garda Medical Aid €4,065.	A 5-night stay will cost Garda Medical Aid €400.

**GMA will pay €3,665 more to the hospital and you will get NOTHING extra unless you go as a Private Patient to your Consultant.**

**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 unless you have requested to be treated privately by your Consultant (see below). (€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 or receiving private treatment from your Consultant, then you are receiving nothing extra in signing the form. The details below clarify what benefits you receive when you do sign the Private Insurance Patient Form and elect to be treated as a private patient of a Consultant:

1. Based on the Schedule Ground rules that are applied by the GMA governing the provision of Consultant care to privately insured patients, if you elect to be treated as a private patient of a Consultant in a public hospital, relevant aspects of your medical and/or surgical treatment will be personally provided to you by a Consultant who is a specialist registered with the Medical Council. The eligible Consultant fees associated with the treatment will be paid by the GMA directly to the Consultant(s) involved in your treatment provided you sign the forms presented to you during your hospital stay.
2. In contrast, as a result of the inadequate number of consultants in public hospitals, if you decide to be a public patient, a non-specialist member of the team who is not on the Medical Council's specialist register may provide aspects of your treatment that would otherwise be provided by a Consultant as required by the GMA rules.
3. It is also clarified that GMA insured patients will not be personally charged where they elect to be a private patient in accordance with the terms of their policy. Instead, it is confirmed that the GMA will pay the consultant and hospital charges for private patients through the usual direct billing arrangement with the public hospital on their behalf.

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

Owen Connell - Secretary