

Dear Member,

Admission through Accident & Emergency to a Public Hospital.

You may have come across recent media reports where all medical insurers are concerned that the protocols agreed with the HSE regarding the procedure to be followed when people attend at an A&E department of a Public Hospital and are later admitted to that hospital are not being adhered to by hospital administration staff in some instances. In order to assist members to understand their entitlements in these circumstances, I set out the correct procedure that **should** be in place in each public hospital. Like all Irish citizens, GMA members pay PRSI contributions which affords them the right of being treated as a public patient in all Public Hospitals, if that is their choice.

On arrival at A&E, the following procedure should arise;

1. You should be asked by the hospital admissions officer if you **wish to waive your right to be treated as a public patient** and use your private health insurance.
2. If you choose to waive your right to public treatment, you should then be asked to read and sign a **Private Insurance Patient Form and the GMA Hospital Form**. When signed, the Hospital is entitled to bill for your hospitalisation at a rate of €813 per night even when you are accommodated in a Public Ward.
3. Conversely, if you choose and request to be treated as a Public Patient, **do not sign the Private Insurance Patient Form** and clearly tick the GMA form indicating you are a public patient. In that circumstance, the Hospital will be entitled to levy a charge of €75 per night and this charge is paid in full to the hospital by the Society.

It is evident that some Public Hospitals are insisting that patients admitted through A&E departments must use their private health insurance. This is not correct and if you are content to be treated as a public patient and request this at admission, there is no compunction on you to do otherwise.

Of greatest concern is the practice of Public Hospitals posting the Private Insurance Patient Form and/or the GMA Form to patient's homes after their discharge with a request to have them signed and returned. This practice is contrary to the agreed procedure above and in such circumstances we urge members not to sign any forms and to return them unsigned to the hospital with a brief note attached confirming that Private Treatment was not requested at admission.

Similarly in the case of new born babies, Public Hospitals are presuming that the baby is registered with GMA and therefore has private health insurance and they then bill €813 per night while the baby is in hospital. Unless you specifically request your baby to be treated as a private patient you should not sign any forms in respect of the baby as no additional treatment benefit accrues to him/her.

Of course, you are fully entitled to use your private health insurance at any time you see fit and the information provided here is merely to give you an understanding of your entitlements and the procedures that should arise when attending A&E in a Public Hospital which if complied with would go some way in keeping medical insurance premiums at an affordable level.

Owen Connell
Secretary

30th August 2016.