

Dear Member,

Admission through Accident & Emergency to a Public Hospital.

If you are admitted to a HSE 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**.

The Society is 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 €80 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.

I give you some information below 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 DO sign the form

***I receive the best of treatment
(Same bed, same consultant,
same treatment, same food***

***What extra do I get by signing
the form? – NOTHING.***

***Garda Medical Aid pays the hospital.
Up to €813 per night***

If I DON'T sign the form

***I receive the best of treatment
(Same bed, same consultant,
same treatment, same food)***

***Garda Medical Aid pays the hospital
€80 per night.***

***(Send the invoice directly to GMA and we will forward the
payment directly to the hospital on your behalf)***

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!!!!

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). 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 a semi-private bed and allowed to select the Consultant you want to treat you, then you are receiving nothing extra in 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 private health insurance at any time and as you see fit and this information is provided so as you have an understanding of your entitlements and the procedures that should arise when attending A&E in a Public Hospital and how the Public Hospital System are using your medical insurance to generate extra income without providing any extra benefit to you. If the correct procedure is followed it should go some way in keeping medical insurance premiums at an affordable level.

NB. You may be on a public waiting list for a procedure at present and receive correspondence from a Private hospital with an appointment in conjunction with the HSE initiative to reduce waiting times, you should NEVER sign any Garda Medical Aid forms if under the HSE initiative.

Likewise if referred to Alliance Medical or Affidea Centres by your GP this too can be under the HSE Initiative, always check before signing any forms.

Michael Dodd

General Manager

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This circular will be available shortly to view on our website www.medicalaid.ie