



Important information regarding nib MediGap

The nib MediGap Scheme aims to reduce the gap you may be charged for specialist fees for your hospital admission. Under the scheme, nib agrees to pay specialists a higher benefit than they would normally receive, in exchange for their agreement not to charge nib customers an out-of-pocket expense.

From time to time nib reviews the amounts payable to specialists under the MediGap Scheme. The most recent review was implemented in August 2015.

As a result of the review, many of the items covered by nib's MediGap Scheme were increased. 51% of the total schedule received an increase in the amount paid by nib to specialists. However for some items, nib now pays less to specialists under MediGap. 7% of items covered under the MediGap Schedule have been reduced and 3% of items have been removed from the MediGap Scheme altogether.

If you require treatment for one of these services, you may have out-of-pocket expenses from your specialists/s. this will depend on what your specialist and their surgical team charges.

If there are any further reductions to amounts paid to specialists under the MediGap Scheme, nib will provide 60 days' written notice of the reduction on the nib website. Policy holders who have claimed for any of the affected procedures in the past two years as part of an ongoing course of treatment (for example, dialysis), will receive a written notice 60 days' before the change.

If you're going to hospital, it's important to check with your specialist if you should expect any out-of-pocket expenses. This is because specialists that are registered with MediGap will decide on a case-by-case basis if they are going to participate in the MediGap Scheme. Also, not all services are eligible for MediGap.

If you have any questions about the nib MediGap changes or going to hospital, you can [contact us](#) before your hospital admission.