



## Ambulance FAQs

### **Q. How does a bushwalking group with an injured member ring for an ambulance?**

A. Ring "Triple Zero". Ask for police. Describe the injury, the location of the patient and the access. The police and Search and Rescue personnel will call for an ambulance if and when they agree that one is required.

### **Q. Who is responsible for paying an ambulance bill?**

A. It is always the patient who receives the bill and is responsible for paying it. It doesn't matter who called the ambulance.

### **Q. How much are ambulance fees in NSW?**

A. Callout fee of \$364 plus kilometer fee of \$3.29 per kilometer.

The kilometers include all of the following:

- ambulance base to accident location
- accident location to hospital
- hospital back to ambulance base

The NSW maximum fee is \$5,971

Source: <http://www.ambulance.nsw.gov.au/Accounts--Fees/Fees-and-Charges.html>

### **Q. Where is the cheapest place to have an accident in NSW?**

A. Close to an ambulance base and a hospital.

### **Q. Is there any difference in the fees in NSW depending on whether road ambulance, fixed wing or helicopter is required?**

A. No, the fees are all the same.

### **Q. Does the bushwalking group decide whether a road ambulance, fixed wing or helicopter is required?**

A. No, that is decided by the police and Search and Rescue personnel. They will use information provided by the bushwalking group as one of their inputs.

### **Q. Are some people exempt from NSW ambulance fees?**

A. Yes the main exemptions are holders of:

- Health Care Card
- Pensioner Concession Card
- Commonwealth Seniors Health Care Card

For full details see

<http://www.ambulance.nsw.gov.au/Accounts--Fees/Exemptions-from-ambulance-fees.html>

**Q. Are ambulances anywhere in Australia covered by Medicare?**

A. No.

**Q. Are ambulances anywhere in Australia covered by our bushwalking insurance?**

A. Yes, after using any private insurance. Ambulance hire is included in non-Medicare medical expenses. 80% of non-Medicare medical expenses up to a maximum of \$3,000 are covered. There is a deductible of \$50. For example on a \$5,000 claim, 80% of \$3,000, i.e. \$2,400 would be refunded and the patient would be out of pocket by \$2,600. On a \$1,000 claim, 80% of \$950, i.e. \$760 would be refunded and the patient would be out of pocket by \$240.

**Q. Are ambulances anywhere in Australia covered by private hospital insurance?**

A. Yes, but read the fine print of your policy as to exactly how much is covered.

**Q. Are ambulances anywhere in Australia covered by private ambulance-only insurance?**

A. Yes, but read the fine print of your policy as to exactly how much is covered.

**Q. How about interstate ambulances used by NSW residents?**

A. Too complex to go into.

Interstate fees may be much more than the NSW maximum fee.

e.g. in Victoria air transport is charged at much higher rates than road transport and the cost of an air ambulance will exceed \$10,000.

See

<https://www2.health.vic.gov.au/hospitals-and-health-services/patient-care/ambulance-and-nept/ambulance-fees>

Persons exempt from fees in NSW who have an accident in SA or QLD will receive an invoice for interstate fees, but the fees will be paid by the NSW Government upon forwarding the interstate invoice plus proof of exemption to the NSW Ambulance Service.

Persons exempt from fees in NSW who have an accident in states other than SA or QLD are not sent an invoice, because those states have reciprocal arrangements with NSW.

**Q. How about overseas ambulances used by Australian residents?**

A. Generally very expensive whether road or air.

Ambulances are covered by travel insurance, but read the fine print of your policy as to exactly how much is covered.

Travel insurance is compulsory on Bush Club overseas trips.

**Q. Should Bush Club members have ambulance insurance?**

A. There is no single answer which covers everyone. It depends on:

- whether paying the amount not refunded by our insurance would be a problem for that member
- whether the member regularly attempts walks which are at or beyond their ability and are therefore likely to be injured
- whether the member is in a category exempt from NSW ambulance fees
- whether the member walks in remote areas of Victoria often.