



## **Ambulance Fees and Insurance FAQs - v3**

**20 July 2020**

### **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 emergency ambulance fees in NSW?**

A. Callout fee of \$401 plus kilometer fee of \$3.62 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 \$6,571

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

Non-emergency fees are slightly less, and are available for road ambulance only.

### **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 emergency ambulance 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. Ambulance hire is included in non-Medicare medical expenses. If there has been an accident, non-Medicare medical expenses are 80% covered up to a claim limit of \$3,000, after using any private insurance. There is a deductible of \$50.

Examples where the claimant has no private insurance

On a \$1,000 claim, 80% of \$950, i.e. \$760 would be refunded and the patient would be out of pocket by \$240.

On a \$5,000 claim, 80% of \$2,950, i.e. \$2,360 would be refunded and the patient would be out of pocket by \$2,640.

The bushwalking insurance is an accident insurance. If the member doesn't have an accident, no claim can be lodged under the bushwalking insurance.

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

A. They may be. 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. What are the fees for interstate ambulances used by NSW residents?**

A. This is a complex question because it depends on State and mode of transport.

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

### Road ambulance

Persons exempt from fees in NSW who have an accident in SA or QLD will receive an invoice for road ambulance 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 use a road ambulance in states other than SA or QLD are not sent an invoice, because those states have reciprocal arrangements with NSW.

### Air ambulance - Victoria

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

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

## Road and Air ambulance - Tasmania

[https://www.dhhs.tas.gov.au/ambulance/fees\\_and\\_accounts](https://www.dhhs.tas.gov.au/ambulance/fees_and_accounts)

All mainland and overseas visitors to Tasmania will receive an invoice from Ambulance Tasmania for ambulance services.

If you reside in ACT, Victoria, NT, NSW or SA and you hold ambulance cover in your state or territory, under most circumstances you will be covered for emergency road ambulance services in Tasmania. Please forward the Ambulance Tasmania invoice to your ambulance cover provider for processing.

If you do not hold ambulance cover:

Please check with your health or travel insurance provider if you are covered for ambulance transport.

If you are a holder of a Commonwealth Pensioner Concession Card or Health Care Card and you do **not** have travel or other insurance which covers ambulance transport, you may forward us a certified copy of your Concession Card with your invoice for a waiver of fees. Take your invoice to Australia Post or any police station and ask for a "certified copy" of your pension care, stamped and verified that the original has been sighted.

If you have a DVA card, see below.

In all other circumstances, other than the exceptions outlined above, you are required to pay Ambulance Tasmania's invoice.

**The reciprocal arrangements apply only to emergency road ambulance attendance and transport by emergency road ambulance to a public hospital. The arrangements do not cover non-emergency or inter-hospital patient transport, helicopter rescue, air ambulance or medical retrieval in Tasmania or repatriation to the mainland.**

All visitors to Tasmania should check with their health or travel insurance provider before they travel and consider obtaining appropriate travel or other insurance to avoid potentially significant out-of-pocket expenses.

### **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 the member is in a category exempt from NSW ambulance fees
- whether paying the out of pocket 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 regularly walks in areas with high ambulance fees, e.g. remote areas of Victoria
- whether the member regularly places themselves in a situation where an ambulance is required when they haven't had an accident.