
LEFT ATRIAL APPENDAGE CLOSURE (LAAC)

FAQs FOR PROSPECTIVE PATIENTS REGARDING DEVICE AND PROCEDURE COST CONSIDERATIONS INCLUDING INSURANCE COVERAGE

(PRIVATE AND PUBLIC)

WILL THE COSTS OF THE DEVICE BE COVERED?

The Prescribed List (PL), which is released by the Department of Health and Aged Care, sets out the medical devices and other products that private health insurers must pay benefits for to patients that have appropriate insurance policies.

Currently, Left Atrial Appendage Closure (LAAC) devices are listed on the PL. For patients with the appropriate level of health cover, applicable private health funds will reimburse the cost of LAAC devices.

WILL MY TREATMENT COSTS BE COVERED?

A combination of Medicare and the private health funding will cover part and, in some circumstances all, of the medically necessary interventions to diagnose and treat LAAC. Dependent on the patient's level of private health cover, there may be expenses incurred and not reimbursed by the health fund.

WHAT STEPS CAN I TAKE TO ASSESS MY LEVEL PRIVATE INSURANCE COVER AND OTHER COSTS?

Below are some steps a patient can take to inform themselves of their coverage levels relating to medical procedures, including procedures involving medical devices:

- Read your insurance policy. You should take steps to understand what your private health insurer will cover or require before you receive a service.
- If you still have questions about your coverage, call your private health insurer and ask a representative to explain it.
- Remember your private health insurance policy, not your doctor, determines which procedures will be covered by insurance and which will not.

Professional fees for surgeons, surgical assistants, anaesthetists and hospital fees may vary. Private health insurance typically cover these costs. Where a patient will incur out of pocket expenses, surgeons are required to request their patient's prior informed financial consent.

IF I DON'T HAVE PRIVATE HEALTH INSURANCE, CAN I BE TREATED IN THE PUBLIC HOSPITAL SYSTEM?

Your treating physician can advise you whether they perform LAAC in a public hospital. If you have private health insurance and are admitted to the public hospital as a private patient, then the same considerations apply to being admitted to a private hospital. If you are admitted to the public hospital as a public patient, then you should have no out-of-pocket costs for the hospital stay. Note that waiting periods and other restrictions may apply if you choose to be treated as a public patient. Speak with your physician about the pros and cons of being admitted to a public hospital as a private vs. public patient.

IF I DON'T HAVE PRIVATE HEALTH INSURANCE, CAN I BE TREATED IN THE PUBLIC HOSPITAL SYSTEM IF I DON'T HAVE PRIVATE HEALTH INSURANCE, CAN I SELF-FUND THE DEVICE AND PROCEDURE COSTS AND HOW DO I FIND OUT FURTHER INFORMATION ABOUT COSTS?

Patients who do not have private health insurance coverage for some or all of the costs of the procedure, can choose to self-finance. A detailed description of the out-of-pocket costs should be obtained from the physician prior to undertaking any procedure or receiving any services. The costs of the procedure will vary between patients and depending on the procedure.

OTHER FUNDING SOURCES: [HEALTH SERVICES FOR THE VETERAN COMMUNITY](#)

The Department of Veterans' Affairs provide funded health services to eligible members of the veteran's community.

Any patient that falls under Veterans Affairs policies will have the total cost of the surgery covered by the Commonwealth Government. To avoid delays in payment or reimbursement, work with your physician's office and health fund to verify coverage and reimbursement payment levels before beginning a treatment path.

CAUTION: Indications, contraindications, warnings, and instructions for use can be found in the product labelling supplied with each device or at www.IFU-BSCI.com.

Individual symptoms, situations, circumstances, and results may vary. This information is not intended to be used for medical diagnosis or treatment or as a substitute for professional medical advice. Please consult your doctor or qualified healthcare provider regarding your condition and appropriate medical treatment.

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