

# Private Hospital Cover

In Australia, private hospital cover policies typically cover the device costs for Cochlear<sup>™</sup> Nucleus<sup>®</sup>, Baha<sup>®</sup> and Osia<sup>®</sup> implants and sound processors, under the clinical category ‘Implantation of hearing devices’.<sup>1,2</sup> Please find a summary below of the hospital policy tiers which cover device costs, in one or both ears if required.

Hospital Tier	Initial Cochlear <sup>™</sup> Nucleus <sup>®</sup> , Baha <sup>®</sup> and Osia <sup>®</sup> implant and sound processor device costs covered? <sup>1,2</sup>
Gold	Yes
Silver	Yes
Bronze	Yes, for some bronze policies. Check with your insurer.
Basic	No

## Additional benefits offered by your insurer:

In addition to the initial cost of Cochlear<sup>™</sup> implants and sound processors, your policy may also cover the associated private hospital, surgeon and audiological fees. The script below may be useful when talking with your health fund about your policy:

“Hi,

My membership number is \_\_\_\_\_. I have been recommended a cochlear implant for my hearing.

The MBS code for the surgical procedure is 41617 (For a Cochlear Implant) / 41603 (For a Baha<sup>®</sup> or Osia<sup>®</sup> implant), my surgeon’s name is \_\_\_\_\_ and the recommended hospital for the procedure is \_\_\_\_\_.

May I ask you some questions about what my policy covers for this procedure?

1. Does my policy cover implantation of hearing devices? If not, what is the lowest level of cover I would need and what would my waiting period be? (If your insurer asks for a product/billing code, see table 1 below)
2. Will I need to pay an excess?
3. Does my policy cover the fees for my surgeon (Surgeon name: \_\_\_\_\_)? Are the fees for an anaesthetist also covered? If not, do you have surgeons who will do the procedure under a no gap arrangement?
4. Does my policy cover the fees for the hospital where I will be treated, including my hospital stay? If not, which private facilities near me will do the procedure under a no gap arrangement?
5. Are there any fees that I may be required to pay out of pocket?
6. Does my policy cover future Cochlear Sound Processor upgrades if needed? If so, how long would I have to wait before I am eligible to upgrade?
7. (If you have Extras cover): Does my policy cover Cochlear device repair and maintenance?
8. (If you have Extras cover): Does my policy cover Audiological consultations?”

## Information you may need to claim:

To claim device and/or associated costs for your cochlear implant system from your insurer, you may need:

1. The names of the Cochlear devices your surgeon has recommended (refer to table below)
2. The Cochlear device billing codes (refer to table below)
3. Any hospital receipts or invoices

**Table 1: Cochlear™ device names and billing codes:**

Cochlear™ Device Type:	Cochlear™ Product Name	Billing Code:
Implant	Baha® Attract System (pairs with Baha 6® Max): Baha® BI300 Implant Baha® BIM400 Implant Magnet	CO051 CO068
Implant	Baha® Connect BIA400 Implant with abutment (pairs with Baha 6® Max)	CO063
Implant	Nucleus® Profile Plus Implant with Slim Modiolar Electrode - CI632	CO083
Implant	Nucleus® Profile Plus Implant with Contour Advance Electrode - CI612	CO084
Implant	Nucleus® Profile Plus Implant with Slim Straight Electrode - CI622	CO085
Sound Processor	Nucleus® Kanso® 2 Sound Processor (Initial) - CP1150	CO088
Sound Processor	Nucleus® 7 Sound Processor (initial) - CP1000	CO081
Sound Processor	Nucleus® 8 Sound Processor (initial) - CP1110	CO090
Sound Processor	Baha® 6 Max Sound Processor (initial)	CO087
System	Osia® System (Osia® Implant and Osia® 2 Sound Processor)	CO089


## Have questions? Let the Cochlear Engagement Team guide you every step of the way.


The Cochlear Engagement team is your personal assistant for your cochlear implant journey.

We can support you with:

- Finding your nearest cochlear implant hearing health professionals
- Information, tips and the requirements at each step, from initial cochlear implant assessment to surgery
- Booking appointments and reminders
- Free information sessions, events and support services available to you and your loved ones

### Contact the Cochlear Engagement Team today on:

 1800 875 212

 0447 243 454

 [hearinghelp@cochlear.com](mailto:hearinghelp@cochlear.com)

1. Prescribed List of Medical Devices and Human Tissue Products, The Department of Health and Aged Care, effective from 1 November 2023. Date accessed 24 October 2023. Link: <https://www.health.gov.au/resources/publications/prescribed-list-of-medical-devices-and-human-tissue-products>  
2. <https://privatehealth.gov.au/> Date accessed: 27 October 2023.

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