



Fund Name: Health Insurance Fund of Australia (HIF)
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 Claims Enquiries: 1300 13 40 60
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To confirm patient eligibility and membership level of cover please contact the Fund prior to admission. The information below is not a substitute.

Eligibility Check Fax No: (08) 9227 0145
 (Monday – Friday, 8.30am – 4.30pm WST)

Online eligibility checking is available 24 hours per day, 7 days per week via the HAMIS eligibility system or ECLPSE services.

Domestic Hospital Suite (Open) - From 1 April 2024									
Hospital accommodation for included services	Basic Starter (Packaged Cover \$750 excess)	Basic Plus Hospital (\$500 and \$750 excess)	Bronze Hospital (\$200, \$500 and \$750 excess)	Bronze Plus Hospital (\$200, \$500 and \$750 excess)	Bronze Plus Simple Choice (Packaged Cover - \$750 excess)	Silver Hospital (\$200, \$500 and \$750 excess)	Silver Plus Hospital (\$200, \$500 and \$750 excess)	Silver Plus No Maternity Combo (\$500 excess)	Gold Top Hospital (\$750 excess)
Shared room - all stays	✓	✓	✓	✓	✓	✓	✓	✓	✓
Private room - HIF-contracted private hospital	✓	✓	✓	✓	✓	✓	✓	✓	✓
Road ambulance transport	✓	✓	✓	✓	✓	✓	✓	✓	✓
Hospital treatments & services by clinical category	Basic Starter (Packaged Cover \$750 excess)	Basic Plus Hospital (\$500 and \$750 excess)	Bronze Hospital (\$200, \$500 and \$750 excess)	Bronze Plus Hospital (\$200, \$500 and \$750 excess)	Bronze Plus Simple Choice (Packaged Cover - \$750 excess)	Silver Hospital (\$200, \$500 and \$750 excess)	Silver Plus Hospital (\$200, \$500 and \$750 excess)	Silver Plus No Maternity Combo (\$500 excess)	Gold Top Hospital (\$750 excess)
Rehabilitation	✓/R	✓/R	✓/R	✓/R	✓/R	✓/R	✓/R	✓/R	✓
Hospital psychiatric services	✓/R	✓/R	✓/R	✓/R	✓/R	✓/R	✓/R	✓/R	✓
Palliative care	✓/R	✓/R	✓/R	✓/R	✓/R	✓/	✓/	✓/	✓
Brain and nervous system	x	x	x	x	x	x	x	x	x
Eye (not cataract)	x	x	x	x	x	x	x	x	x
Ear, nose and throat	x	x	x	x	x	x	x	x	x
Tongue, salivary and stomat	x	x	x	x	x	x	x	x	x
Bone, joint and muscle	x	x	x	x	x	x	x	x	x
Joint reconstructions	x	x	x	x	x	x	x	x	x
Kidney and bladder	x	x	x	x	x	x	x	x	x
Male reproductive system	x	x	x	x	x	x	x	x	x
Digestive system	x	x	x	x	x	x	x	x	x
Heart and lungs	x	x	x	x	x	x	x	x	x
Gastrointestinal endoscopy	x	x	x	x	x	x	x	x	x
Gynaecology	x	x	x	x	x	x	x	x	x
Miscarriage and termination of pregnancy	x	x	x	x	x	x	x	x	x
Chemotherapy, radiotherapy and immunotherapy for cancer	x	x	x	x	x	x	x	x	x
Pain management	x	x	x	x	x	x	x	x	x
Skin	x	x	x	x	x	x	x	x	x
Breast surgery (medically necessary)	x	x	x	x	x	x	x	x	x
Diabetes management (excluding insulin pumps)	x	x	x	x	x	x	x	x	x
Heart and vascular system	x	x	x	x	x	x	x	x	x
Lung and chest	x	x	x	x	x	x	x	x	x
Blood	x	x	x	x	x	x	x	x	x
Back, neck and spine	x	x	x	x	x	x	x	x	x
Plastic and reconstructive surgery (medically necessary)	x	x	x	x	x	x	x	x	x
Dental surgery	x	x	x	x	x	x	x	x	x
Podiatric surgery	x	x	x	x	x	x	x	x	x
Implantation of hearing devices	x	x	x	x	x	x	x	x	x
Cataract	x	x	x	x	x	x	x	x	x
Joint replacements	x	x	x	x	x	x	x	x	x
Dialysis for chronic kidney failure	x	x	x	x	x	x	x	x	x
Pregnancy and birth	x	x	x	x	x	x	x	x	x
Assisted reproductive services	x	x	x	x	x	x	x	x	x
Weight loss surgery	x	x	x	x	x	x	x	x	x
Insulin pumps	x	x	x	x	x	x	x	x	x
Pain management with device	x	x	x	x	x	x	x	x	x
Sleep studies	x	x	x	x	x	x	x	x	x
Broader health	x	x	x	x	x	x	x	x	x
Chronic disease management programs	x	x	x	x	x	x	x	x	x
Accident cover on services not covered	x	x	x	x	x	x	x	x	x
Excess Options	Basic Starter (Packaged Cover \$750 excess)	Basic Plus Hospital (\$500 and \$750 excess)	Bronze Hospital (\$200, \$500 and \$750 excess)	Bronze Plus Hospital (\$200, \$500 and \$750 excess)	Bronze Plus Simple Choice (Packaged Cover - \$750 excess)	Silver Hospital (\$200, \$500 and \$750 excess)	Silver Plus Hospital (\$200, \$500 and \$750 excess)	Silver Plus No Maternity Combo (\$500 excess)	Gold Top Hospital (\$750 excess)
Choice of Excess	x	x	x	x	x	x	x	x	x
Excess amount	\$750	Choice of: \$500 \$750	Choice of: \$200 \$500 \$750	Choice of: \$200 \$500 \$750	\$750	Choice of: \$200 \$500 \$750	Choice of: \$200 \$500 \$750	\$500	\$750
Excess details	Excess is paid once per person per calendar year (to a maximum of twice per family policy) no matter how many times a person may be hospitalised. The excess applies to same day and overnight admissions. Does not apply to dependant children under the age of 18 on family policies.							Excess is paid once per person per calendar year (to a maximum of twice per family policy) no matter how many times a person may be hospitalised. The excess applies to same day and overnight admissions. Does not apply to dependant children under the age of 18 on family policies.	Excess is paid once per person per calendar year (to a maximum of twice per family policy) no matter how many times a person may be hospitalised. The excess applies to same day and overnight admissions. Does not apply to dependant children under the age of 18 on family policies.

Closed Hospital Suite - From 1 April 2026						
Hospital accommodation for included services	Bronze Plus Starter Hospital (\$250 excess. Closed 21/01/2019 and Renamed 01/04/2019)	Silver Plus Saver Hospital (\$200 excess. Closed 28/11/2018 and Renamed 01/04/2019)	Gold Hospital (None, \$100, \$200 and \$400. Closed 12/08/2019)	Gold Star Hospital (\$400 excess. Closed 12/08/2019)	Gold Star Hospital (None, \$200, \$500 and \$750 excess. Closed 31/03/2022)	Gold Top Hospital (\$500 excess. Closed 01/04/2025)
Shared room - all stays	✓	✓	✓	✓	✓	✓
Private room - maternity stays (HIF-contracted private hospital)	✗	✗	✓	✓	✓	✓
Private room - HIF-contracted private hospital	✓	✓	✓	✓	✓	✓
Ambulance						
Road ambulance transport	✓	✓	✓	✓	✓	✓
Hospital treatments & services by clinical category	Bronze Plus Starter Hospital (\$250 excess. Closed 21/01/2019 and Renamed 01/04/2019)	Silver Plus Saver Hospital (\$200 excess. Closed 28/11/2018 and Renamed 01/04/2019)	Gold Hospital (None, \$100, \$200 and \$400. Closed 12/08/2019)	Gold Star Hospital (\$400 excess. Closed 12/08/2019)	Gold Star Hospital (None, \$200, \$500 and \$750 excess. Closed 31/03/2022)	Gold Top Hospital (\$500 excess. Closed 01/04/2025)
Rehabilitation	✓R	✓R	✓	✓	✓	✓
Hospital psychiatric services	✓R	✓R	✓	✓	✓	✓
Intensive care	✓	✓	✓	✓	✓	✓
Brain and nervous system	✓	✓	✓	✓	✓	✓
Eye (not cataracts)	✓	✓	✓	✓	✓	✓
Ear, nose and throat	✓	✓	✓	✓	✓	✓
Tonsils, adenoids and grommets	✓	✓	✓	✓	✓	✓
Bone, joint and muscle	✓	✓	✓	✓	✓	✓
Joint reconstructions	✓	✓	✓	✓	✓	✓
Kidney and bladder	✓	✓	✓	✓	✓	✓
Male reproductive system	✓	✓	✓	✓	✓	✓
Digestive system	✓	✓	✓	✓	✓	✓
Hernia and appendicitis	✓	✓	✓	✓	✓	✓
Gastrointestinal endoscopy	✓	✓	✓	✓	✓	✓
Gynaecology	✓	✓	✓	✓	✓	✓
Miscarriage and termination of pregnancy	✓	✓	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓	✓	✓	✓	✓	✓
Pain management	✓	✓	✓	✓	✓	✓
Skin	✓	✓	✓	✓	✓	✓
Breast surgery (medically necessary)	✓	✓	✓	✓	✓	✓
Diabetes management (excluding insulin pumps)	✓	✓	✓	✓	✓	✓
Heart and vascular system	✗	✓	✓	✓	✓	✓
Lung and chest	✓	✓	✓	✓	✓	✓
Blood	✓	✓	✓	✓	✓	✓
Back, neck and spine	✓	✓	✓	✓	✓	✓
Plastic and reconstructive surgery (medically necessary)	✗	✓	✓	✓	✓	✓
Dental surgery	✓	✓	✓	✓	✓	✓
Podiatric surgery	✓	✓	✓	✓	✓	✓
Implantation of hearing devices	✓	✓	✓	✓	✓	✓
Cataracts	✗	✓	✓	✓	✓	✓
Joint replacements	✗	✓	✓	✓	✓	✓
Dialysis for chronic kidney failure	✗	✗	✓	✓	✓	✓
Pregnancy and birth	✗	✗	✓	✓	✓	✓
Assisted reproductive services	✗	✗	✓	✓	✓	✓
Weight loss surgery	✗	✗	✓	✓	✓	✓
Insulin pumps	✗	✗	✓	✓	✓	✓
Pain management with device	✓	✓	✓	✓	✓	✓
Stem Cell	✓	✓	✓	✓	✓	✓
Broader health	✓	✓	✓	✓	✓	✓
Chronic disease management programs	✓	✓	✓	✓	✓	✓
Accident cover on services not covered	✗	✗	✗	✗	✗	✗
Excess Options	Bronze Plus Starter Hospital (\$250 excess. Closed 21/01/2019 and Renamed 01/04/2019)	Silver Plus Saver Hospital (\$200 excess. Closed 28/11/2018 and Renamed 01/04/2019)	Gold Hospital (None, \$100, \$200 and \$400. Closed 12/08/2019)	Gold Star Hospital (\$400 excess. Closed 12/08/2019)	Gold Star Hospital (None, \$200, \$500 and \$750 excess. Closed 31/03/2022)	Gold Top Hospital (\$500 excess. Closed 01/04/2025)
Choice of Excess	✗	✗	Choice of: \$0 \$100 \$200 \$400	✓	Choice of: \$0 \$200 \$500 \$750	✗
Excess amount	\$250	\$200	\$0 \$100 \$200 \$400	\$400	\$0 \$200 \$500 \$750	\$500
Excess details	Excess is paid once per person per calendar year (to a maximum of twice per family policy) no matter how many times a person may be hospitalised. The excess applies to same day and overnight admissions. Does not apply to dependant children under the age of 18 on family policies.					

Overseas Hospital Suite (Open) - From 1 April 2026				
Hospital accommodation for included services	Basic Working Visa (\$500 excess)	Essentials Working Visa (No excess)	Intermediate Working Visa (No excess)	Comprehensive Working Visa (None and \$500 excess)
Private Hospital - Private Room	✗	✓	✓	✓
Private Hospital - Shared Room	✓	✓	✓	✓
Public Hospital - Private Room	✗	✗	✓	✓
Public Hospital - Shared Room	✓	✓	✓	✓
Hospital treatments & services	Basic Working Visa (\$500 excess)	Essentials Working Visa (No excess)	Intermediate Working Visa (No excess)	Comprehensive Working Visa (None and \$500 excess)
Ambulance				
Road ambulance transport	✓	✓	✓	✓
Inpatient Services				
Accidental injury	✓	✓	✓	✓
Inpatient specialist consultations	✓	✓	✓	✓
AccessGap cover	✗	✗	✗	✓
Theatre care	✓	✓	✓	✓
Intensive care	✓	✓	✓	✓
Inpatient radiology	✓	✓	✓	✓
Inpatient pathology	✓	✓	✓	✓
Inpatient pharmacy drives	✓	✓	✓	✓
In-hospital rehabilitation	✓	✓	✓	✓
Outpatient Services				
Doctor (GP) consultations	✗	✗	✓	✓
Outpatient specialist consultations	✗	✗	✓	✓
Outpatient radiology	✗	✗	✓	✓
Outpatient pathology	✗	✗	✓	✓
Outpatient ultrasound scans	✗	✗	✓	✓
Public hospital emergency department admission	✗	✗	✓	✓
Clinical Categories				
Appendectomy	✓	✓	✓	✓
Removal of tonsils and adenoids	✓	✓	✓	✓
Ear, nose and throat surgery	✓	✓	✓	✓
Non-cosmetic eye surgery	✓	✓	✓	✓
Back surgery	✓	✓	✓	✓
Brain surgery	✓	✓	✓	✓
Surgical removal of wisdom teeth in hospital	✓	✓	✓	✓
Colonoscopy	✓	✓	✓	✓
Endoscopy	✓	✓	✓	✓
Gastroscopy	✓	✓	✓	✓
Heart procedures	✓	✓	✓	✓
Cancer related services	✓	✓	✓	✓
Hernia repair	✓	✓	✓	✓
Gynaecological services	✓	✓	✓	✓
Surcically implanted prosthesis	✓	✓	✓	✓
Family Planning				
Pregnancy and birth related services	✓	✓	✓	✓
Assisted reproductive technology (e.g. IVF)	✗	✗	✗	✓
Sterilisation	✓	✓	✓	✓
Joints				
Joint reconstruction	✓	✓	✓	✓
Joint replacement	✓	✓	✓	✓
Transplants				
Bone marrow transplants	✗	✗	✗	✓
Organ transplants	✗	✗	✗	✓
Other Services				
Renal dialysis	✓	✓	✓	✓
Psychiatric care and treatment	✓	✓	✓	✓
Palliative care	✓	✓	✓	✓
Obituary related services				
Repiration in event of death or terminal illness	✓	✓	✓	✓
\$4,000	✓	✓	✓	✓
\$6,000	✗	✗	✗	✓
\$8,000	✗	✗	✗	✓
Excess Options	Basic Working Visa (\$500 excess)	Essentials Working Visa (No excess)	Intermediate Working Visa (No excess)	Comprehensive Working Visa (None and \$500 excess)
Choice of Excess	✗	✗	✗	✓
Excess amount	\$500	\$0	\$0	\$0 or \$500
Excess details	Excess is applicable for all admissions.	-	-	Excess is paid once per person per calendar year (to a maximum of twice per family policy) no matter how many times a person may be hospitalised. The excess applies to overnight admissions only.

✗	Excluded
✓	Fully Covered
✓R	Restricted - Minimum default benefit