Provider Recognition Criteria

To become or continue to be a recognised provider with Westfund, specific criteria must be met and adhered to. Westfund will only pay benefits in relation to treatments, health care goods and services where the member has that entitlement under their current policy.

Westfund Provider Recognition Criteria is set out under each service type, specifically recognising the Private Health Insurance (Accreditation) Rules.

Benefits are only payable for treatments, health care goods and services provided in Australia.

What is a Recognised Provider?

A Recognised Provider means a provider recognised by Westfund for the purpose of paying Benefits. To become a Recognised Provider, the provider must be in Australia and among other things, satisfy the standards in the Private Health Insurance (Accreditation) Rules.

Recognised Providers include Hospitals, medical practitioners providing a Professional Service and providers of General Treatment that meet Westfund's Recognition Criteria.

Recognition Criteria in relation to Recognised Providers of General Treatment are:

- The provider is professionally qualified and belongs to a professional body recognised by Westfund;
- The provider is in independent private practice;
- The provider is registered or holds a licence under State or Territory legislation within Australia;
- Other recognition criteria determined by Westfund.

For the purpose of paying benefits, a health care provider can only provide treatment for the specialties their provider number is accredited for. A health care provider may be eligible to provide more than one kind of treatment as long as they meet the relevant standards applying to that treatment.

Westfund's Provider of Choice Network

We are proud to have a strong network of dental and physiotherapy providers who work with us to help lower or eliminate out-of-pocket costs on selected treatments. Westfund Providers of Choice are also subject to the Provider Recognition Criteria applicable to their specialty.

Provider Recognition Criteria for Providers:

<u>Treatments provided by allied health professionals (Medicare Registered Providers):</u>

Providers must obtain a provider number from Medicare Australia who will notify Westfund of the provider number, provider details and all relevant practice information.

Allied Health Professionals as listed below must adhere to the following criteria to be a recognised provider:

- Must be Medicare registered and have a current Medicare provider number
- Have different provider numbers for each profession/provider type (e.g. physiotherapy);
- Provide treatments in private practice;
- Have a different provider number for each location of practice;
- Includes registration type (general/specialist) and specialist type (e.g. oral surgeon).

Treatments provided by an accredited ARHG (Australian Regional Health Group) provider:

Australian Regional Health Group (ARHG) accredit individual associations and the member of these associations for alternative therapy services as listed below.

Associations recognised and accreditation requirements by ARHG are available at https://arhg.com.au/alternative-therapy-providers/

On behalf of Westfund the ARHG ensure that our members have access to appropriately qualified providers of alternative therapy services.

- Providers must obtain a provider number from their affiliated association who will notify the ARHG. All ARHG registered providers are update weekly.
- Provider /Member Association numbers do not need to be location specific, association members are able to practice at other locations other than those nominated on the member details.
- Westfund will only accept full memberships where the provider has completed diploma qualifications or higher. Associate or student memberships are not eligible for the purpose of paying benefits.

Providers need to contact their association where not currently registered.

Members should read this in conjunction with their policy summary to understand the benefits payable under their policy.

Hospital, Medical or Ambulance	
Service or Goods Provider	**Provider Recognition**
Hospital Service	A public or private hospital or day facility must obtain a declaration from the Department of Health and Aged Care in order to receive payment of benefits from Westfund. Westfund has also entered into contracts with most private hospital or day facilities. Search for a contracted hospital.
Medical Service	Registered as a Medical Practitioner with Medicare. Medical Practitioners include but are not limited to General Practitioners, Specialists, Radiologists, Pathologists and any other Medical Specialist as accredited by Medicare. Fees charged by medical practitioners while you are an inpatient are payable by Westfund, as long as a Medicare Benefit Schedule (MBS) item number applies to those services and a Medicare benefit is payable. Our Access Gap Scheme helps members with hospital cover to eliminate or reduce out-of-pocket expenses for medical gap payments. Your doctors can choose on a case-by-case basis whether to participate in the Access Gap Scheme so it's important to ask your doctor before beginning treatment. Find out more. **Overseas Visitors Policyholders** In addition to the above, Overseas Visitors Policyholders are also able to claim for fees charged by medical practitioners for outpatient medical services, as long as a Medicare Benefit Schedule (MBS) item number applies to those services and a Medicare benefit is payable.
Ambulance Service	State government registered providers including: • NSW Ambulance • Ambulance Victoria • Queensland Ambulance Service • ACT Ambulance Service • SA Ambulance Service • St John Ambulance Service NT • St John Ambulance Service WA • Ambulance Tasmania
Accommodation & Travel	
Service or Goods Provider	**Provider Recognition**
Accommodation	Provider must be a • Hospital Service Provider (listed above) OR • Accommodation Business must have a current Australian Business Number AND • Holds a licence to provide accommodation services

Travel (outpatient)	Provider must be a • Medical Service Provider (listed above) OR • Allied Health Professional recognition criteria - Dentist AND • Must have a specialty registration as noted by Australian Health Practitioner Regulation Agency (AHPRA)
Travel (inpatient)	Provider must be a Hospital Service Provider (listed above)
Dental & Optical	
Service or Goods Provider	**Provider Recognition**
Dental (including all specialties)	Allied Health Professional recognition criteria
Optical	• Allied Health Professional recognition criteria OR • Optical dispensers must be accredited through Medibank Private
Sunglasses	Must be provided by a Westfund Care Centre, Westfund Eye Care Centre or through Westfund's online sunglasses store, The Collection.
Laser Eye Surgery	Allied Health Professional recognition criteria – Ophthalmologist
Other Therapies	
Service or Goods Provider	**Provider Recognition**
Physiotherapy	Allied Health Professional recognition criteria
Exercise Physiology	
Chiropractic	
Osteopathic	
Dietetics	
Occupational Therapy	
Podiatry	
Clinical Psychology	
Speech Therapy	
Counselling (social workers, mental health nurse)	
Vision (Eye) Therapy	
Remedial Massage	ARHG accredited provider recognition criteria
Myotherapy	
Acupuncture	
Chinese Herbalism	
Nutrition	
Counselling	
Hypnotherapy Virtual Gastric Banding	
Alexander Technique	
Shiatsu	

Naturopathy	
Western Herbal Medicine	
Pilates	
Tai Chi	
Yoga	
Home Nursing	Provider must be a • Medical Service Provider (listed above) OR • Nurse (Registered) through the Australian Health Practitioners Regulation Agency (AHPRA)
Preventative Health & Health Management	
Service or Goods Provider	**Provider Recognition**
Fitness Centres/ Personal Training Instructors	Provider must be accredited with • AUSactive OR Kieser, where the Fitness Centre has been recognised and approved by Westfund.
Aquatic Programs/ Swim Instructors	Provider must be accredited with • AUSTSWIM OR • Australian Swim School Association OR • SWIM Coaches & Teachers Australia OR • AUSactive
Diabetes Education	Provider must be a • Allied Health Professional recognition criteria – Diabetes Educator OR • Nurse (Registered) through the Australian Health Practitioners Regulation Agency (AHPRA)
Preventative Health Checks	Provider must be a • Medical Service Provider (listed above) OR • Nurse (Registered) through the Australian Health Practitioners Regulation Agency (AHPRA) OR • Pharmacist registered through the Australian Health Practitioners Regulation Agency (AHPRA)
Antenatal Classes including pre/postnatal consultation	Provider must be a • Allied Health Professional recognition criteria – Physiotherapist or Midwife OR • Nurse/ Midwife (Registered) through the Australian Health Practitioners Regulation Agency OR • Hospital Service Provider (listed above)
Chronic Disease Associations	• Alzheimer's Australia • Arthritis Australia • Asthma Foundation • Coeliac Association • Crohn's and Colitis Australia • Diabetes Australia • Lupus Association of Australia • MedicAlert Foundation • Multiple Sclerosis (MS) Australia

	• Myasthenia Gravis Associations • National Association of People with HIV Australia (NAPWHA) • Parkinson's Australia • Stoma Associations (Ostomy, Colostomy)
Vitamins, Omega 3 or Probiotics	Recognised provider must have a current Australian Business Number
Weight loss/ Mental Health Programs	Where not provided by an Allied Health Professional the program must be signed off on by a Medicare Registered Practitioner on Westfund's Health Management Declaration Claim Form available here. Westfund's accreditation requirements for weight loss and mental health programs include: • Business must have a current Australian Business Number • Is a national program that holds a licence to provide services • Must provide members with ongoing education and support programs including risk assessment tool to assist in managing the specific health condition • Must provide members with a help or information phone number • Provides information to its members and the public that is easily obtained and accessible at most times e.g. available on website • Provides assessment of the weight loss/mental health program providers in terms of the appropriate level of training and education required to provide advice • The Weight Loss/Mental Health program provider applies all laws and regulations applicable for the association to practice in that profession e.g. Privacy, Health and Safety and relevant consumer laws
Prescriptions, Injections, Vaccinations	Provider must be a • Medical Service Provider (listed above) OR • Pharmacy providing goods/services with current approval number OR • Pharmacy providing goods/services with NO current approval number (typically compounding pharmacies) - pharmacist providing goods must be registered through Australian Health Practitioners Regulation Agency (AHPRA)
Cancer Council UV Products	Recognised provider must have a current Australian Business Number
Health Aids & Appliances (not including Hearing Aids/FM Systems)	
• Recognised provider must have a current Australian Business Number (where not purchased from an Allied Health Professional)	

Audiology (Hearing) Tests, Hearing Aids & FM Systems
Hearing Device Specialists and Hearing Aid Practices: Westfund's accreditation requirements for Hearing Device Specialists and Hearing Aid Practices include: • Must be Health Fund registered, be in private practice and fulfil the Private Health Insurance accreditation rules • Provider numbers are location specific • Provider numbers for this category are allocated by Medibank Private (MP). MP will directly provide electronic claiming providers (HICAPs & IBA) with details of provider numbers and relevant practice information. **Audiologist:** An Audiologist must meet one of the following requirements: • Allied Health Professional recognition criteria – Audiologist OR • An Audiologist that holds a current Qualified Practitioner ("QP") number for the Australian Government Hearing Services AND   ○ Hold Full / Ordinary membership with the Australian College of Audiology (ACAud) with competency in hearing aid dispensing OR   ○ Hold Full membership with Audiology Australia. **Audiometrist:** An Audiometrist must meet one of the following requirements: • An Audiometrist that holds a current Qualified Practitioner ("QP") number for the Australian Government Hearing Services AND   ○ Hold Full / Ordinary membership with the Australian College of Audiology (ACAud) with competency in hearing aid dispensing OR   ○ Hold Full membership with the Hearing Aid Audiometrist Society of Australia (HAASA). **Otolaryngologist (ENT):** An Otolaryngologist must meet the following requirements: • Allied Health Professional recognition criteria - Otolaryngologist

Accounts/Receipts supplied by recognised providers must also to adhere to Westfund's Receipt Validation Guideline. If a provider is unsure of Westfund's receipt guidelines, then we recommend them calling us on 1300 937 838 or emailing enquiries@westfund.com.au.

At Westfund's discretion, Westfund may:

- Grant recognition OR
- Refuse recognition OR

- Cancel a provider's recognition immediately or with notice dependent on the circumstances of cancellation.