Allianz 🕕 Care

Maternity Packages (Brisbane): Member Overview and Frequently Asked Questions

Overview

Allianz Care Australia is committed to improving the lives of our members. This is possible through offering increased choice and care options. Since 2022, OSHC members have been able to take advantage of a Private Maternity Package Model in partnership with Hatch Private Maternity (Hatch) in Brisbane

What is Available for Pregnancy Care Under an Allianz Care OSHC Policy?

Pregnancy care in Australia is delivered both within the public and private health systems. Under your OSHC policy, there are a range of options for care during a pregnancy including:

1. Public Hospital with GP Shared Care

For most OSHC members with a low-risk pregnancy, this is the typical model of care you will experience in Australia. For most of your pregnancy, you will have appointments with your regular GP up to the 3rd trimester, where bi-weekly and weekly appointments will occur with midwives and obstetricians from the public hospital assigned from either 32 or 36 weeks through to birth. Delivery will take place in public hospital, most often in shared accommodation. Allianz Care Australia will cover all medical provider costs when billed according to State or agreed rates and for GPs and specialists at the Medicare Benefits Schedule (MBS) fee.

2. Public Hospital with Hospital Outpatient Antenatal Care

For members with a high risk pregnancy (due to factors such as multiple pregnancies, complex medical conditions or foetal abnormalities), increased monitoring and care is often provided through the midwives and obstetricians in public hospital which can occur as early as the 1st trimester. Delivery will take place in public hospitals, most often in shared accommodation. Allianz Care Australia will cover all medical provider costs when billed according to state or agreed rates and for GPs and specialists at the Medicare Benefits Schedule (MBS) fee.

3. Private Hospital with Private Obstetrics

OSHC members have the option under their policy to use private hospital and specialist care for their pregnancy. Typically, in Australia, access to private hospitals is arranged via a treating specialist called an obstetrician. Members can choose their preferred obstetrician. The obstetrician and their team will take primary responsibility for care of the member throughout the term of the pregnancy including the delivery. In a private setting in Australia, obstetricians can determine their own fee structures. Private obstetricians' rates are often higher than the MBS fee. Under your OSHC policy, Allianz Care Australia will contribute 85% of the MBS fee for antenatal care and 100% of the MBS fee for delivery and birth in a private hospital. Private Hospital accommodation and delivery suite charges are fully covered, however members will need to pay specialist costs above the covered MBS fee.

What is Included in the Brisbane Maternity Package Program with Hatch?

The Brisbane Maternity Package program will cover most costs associated with your pregnancy including:

- GP appointments (including for pregnancy shared care between 4 and 28 weeks pregnant) with your regular GP up to 100% of the MBS fee
- Maternity package from Hatch
- Accommodation and birthing charges at the Mater Mothers' Private Hospital
- Standard ultrasounds and blood-tests during your pregnancy up to 85% of the MBS fee
- Other specialists costs when you are in hospital up to 100% of the MBS fee

What costs are not included in the Brisbane Maternity Package Program with Hatch? There are some costs which will be potentially payable by the member during the program. These

include:

- Any 'out of pocket fees' payable for anaesthetists, paediatricians and intensive specialist fees (if required and charged above the MBS fee for the birth);
- Any fees charged by your GP above the MBS fee;
- Antenatal education classes;
- Ancillary hospital costs such as pay television or internet access charges.

Who is Hatch Private Maternity?

Hatch Private Maternity provides high-quality, affordable private maternity care to patients and families. Hatch has revolutionised private maternity care options for Brisbane families by increasing accessibility, through an affordable, private maternity care model.

Hatch's philosophy revolves around collaboration and a team-based approach. This approach provides patients access to both obstetric and midwifery expertise through their journey. Unlike other private obstetric providers, Hatch shares the antenatal care between a team of specialist midwives and obstetricians throughout the member's antenatal care from 28 weeks, rather than having continuity of care with a single clinician.

All births are attended by an obstetrician, in a private hospital, however this is on a rotational basis. Meaning patients do not choose their obstetrician for birth. This shared approach to the schedule of visits and rotating on-call roster, is how they keep costs to a minimum.

How Does the Maternity Package Model Work?

For the program in the Brisbane area, Allianz Care Australia is trialling a new model of care based on feedback from members and treating practitioners. This program offers members the best of private healthcare whilst ensuring continuity of care with a member's regular GP.

Under this model, your regular GP will manage your care up to 28-weeks. From 28-weeks, the team at Hatch will look after you for the rest of your pregnancy. Birth and delivery under the model are through the Mater Mothers' Private Hospital in South Brisbane.

Overview of what this program looks like for Allianz Care Australia members:



For any referral assessed by Hatch as being high risk:

Members can choose to be referred to Eve Health who can provide obstetrician led care also covered by Allianz Care Australia. A GP referral is required for any referral to Eve Health with care commencing before 20 weeks.

Details of Models Covered Under the Partnership Between Allianz Care Australia, Hatch Private Maternity and Eve Health

The Directors of Hatch Private Maternity and Eve Health are committed to being responsive to contemporary practice and aligning their services to better meet the needs of the community.

Allianz Partners Australia has been working together with Hatch and Eve to develop private maternity packages. Our aim is to increase choice and accessibility of high-quality maternity care for members.

Arrangements are now in place for Allianz Care Australia Overseas Student Health Cover (OSHC) members:

1. Allianz Partners Australia Partnership with Hatch Private Maternity

The model created by Hatch for Allianz Care Australia is designed to meet member preferences for GP shared care combined with a private maternity package. The package is designed for low-risk pregnancies (eligibility criteria set out by Hatch Private Maternity). Members can be referred by their GP, or self-refer through Hatch to book their initial appointment with a midwife to learn if Hatch is right for them. The member's GP will continue to provide all antenatal care, between 4 and 28 weeks. Then, care will be transferred to Hatch after review of all scans and second trimester bloods. This is to exclude pregnancy related risks that would mean the member is ineligible for the package.

2. Allianz Partners Australia Partnership with Eve Health

A separate private maternity package arrangement has been developed with the obstetricians of Eve Health. This package is for patients identified as having complex pregnancies due to pre-existing medical, surgical or obstetric histories, multiple pregnancies, or foetal anomalies. Members must have a referral from their GP and commence care with an obstetrician as soon as risks identified (i.e. GP history taking, first trimester screening). Hatch may also refer a member to Eve if pregnancy related risks cause the member to fall outside of the eligibility criteria.

Who is Eligible?

The Maternity Package Program is available to all OSHC members seeking pregnancy care in Brisbane who have satisfied the waiting period under their policy. Allianz Care Australia OSHC policies have different waiting periods:

- OSHC Standard Policy a 12 month waiting period is applicable
- OSHC Essentials Policy there is no waiting period for pregnancy under this product

Hatch Private Maternity can provide a high level of care to patients who are screened as being low risk at booking. Due to the nature of their approach and aim to offer a quality maternity care service at an affordable price, patients with pre-existing complex medical conditions or obstetric history are considered best suited to obstetric only care. Members can access this type of care through Eve Health, or a high-risk clinic in the public system. This is due to the increased surveillance and specialist input required, impacting on resourcing and clinical safety.

The most common conditions <u>excluding</u> members from the Hatch Package:

- Multiple pregnancy (pregnancies with more than one foetus)
- BMI >40
- Maternal age >40 years of age

- Known foetal anomaly (GP transfers care after first trimester screening)
- Pre-existing / complex medical history Type 1 or 2 diabetes, infectious diseases, autoimmune disorders, lung disease, cardiac conditions or malignancy
- Previous complex obstetric history (HELLP syndrome, cervical incompetence, placenta accrete)

What is included in the Package?

At Hatch Private Maternity, you will be cared for by a dedicated team of highly experienced midwives and obstetricians. You will typically meet with a Hatch midwife early in your pregnancy to assess your pregnancy and determine your suitability for the program. When you commence care through Hatch's maternity package at 28 weeks, you will then typically see different midwives and obstetricians from appointment to appointment.

| Gestation (weeks) | Clinician | Consult Length |
|--|--------------|----------------|
| <20 Weeks - Initial Appointment | Midwife | Long |
| 28 | Midwife | Standard |
| 30 | Obstetrician | Standard |
| 32 | Midwife | Standard |
| 34 | Obstetrician | Standard |
| 36 | Obstetrician | Standard |
| | Ultrasound | |
| 37 | Midwife | Long |
| 38 | Midwife | Standard |
| 39 | Midwife | Standard |
| Birth at Mater Mothers' Private Hospital | Obstetrician | |
| 3wks postnatal | Midwife | Long |
| 6wks postnatal | Obstetrician | Standard |
| PAC Presentation | Obstetrician | |

The below table shares the full overview of the pregnancy and birth process of this program:

Which Hospital will I give birth at?

Hatch Private Maternity works with the Mater Mothers' Private Hospital in South Brisbane. Mater Mothers' Private Hospital is one of Australia's largest maternity services with state-of-the-art facilities including an onsite neonatal critical care unit. This includes an intensive care unit for babies who are born extremely prematurely or require lifesaving care.

Where is Hatch Private Maternity located?

Hatch Private Maternity is located at *South Brisbane, Queensland*. Hatch's clinic is located at Suite 3.08/550 Stanley St, South Brisbane which is conveniently located just around the corner from the Mater Mothers' Private Hospital. Opening hours are between 8:30am and 4:30pm Monday to Friday. Phone: (07) 3163 1688.



Where is the Mater Private Hospital located?

The Mater Mothers' Private Hospital is located at Raymond Terrace, South Brisbane, QLD, 4101. For more information: <u>https://www.matermothers.org.au/hospitals/mater-mothers-private-brisbane/location-and-parking-information</u>



How do I participate in the Program?

If you are pregnant and have served the applicable OSHC policy waiting period, you can contact Hatch on (07) 3163 1688 to book an initial consultation with a midwife. They will assess your suitability for the program.

Alternatively, you can request a referral to the program from your GP.

Attendance at the initial consultation does not mean that you have been accepted into the Hatch program for your antenatal care. Your eligibility must be confirmed and the team at Hatch must have determined your suitability for the program.

Frequently Asked Questions

Is there an obligation to participate in the Maternity Package Program with Hatch? Participation in the Maternity Package Program with Hatch is voluntary for Allianz Care Australia Overseas Student Health Cover (OSHC) members living in Brisbane.

Are there any restrictions?

A member who wants to participate in the program may do so as long as the member serves the waiting period under their OSHC policy and the pregnancy is deemed to be a low-risk pregnancy.

What do I need to do to access the service?

Members who want to participate in the program and are located in the Brisbane area are encouraged to contact Hatch as early as possible in a pregnancy. The midwives at Hatch will provide

an initial consultation where they can discuss the maternity package and check members' eligibility for the service.

Once the Hatch team has confirmed a member's suitability for the program, they will contact Allianz Care Australia's OSHC eligibility team to confirm the member's cover. As part of confirming cover, the OSHC eligibility team will also place a 'Guarantee of Payment' with Hatch to cover the costs of the maternity package with Hatch. An additional 'Guarantee of Payment' will be placed with the Mater Mothers' Private Hospital to cover hospital accommodation and birthing suite charges.

Do I need to contact Allianz Care Australia about my pregnancy?

Members need to contact the OSHC Eligibility Team early in a pregnancy. There are a number of policy considerations including members may need to upgrade their policy following the birth of a child. Allianz Care Australia will assign one of our case managers to you who will keep in touch with you throughout your pregnancy.

Do I need a GP referral to visit Hatch?

Whilst Hatch welcomes a referral from your GP, you do not need a GP referral. After your initial appointment, Hatch's midwives will refer you to their obstetricians and will liaise with your GP. The Hatch team will stay in contact with your GP during the GP Share Care component of your pregnancy (4-28 weeks). The Hatch Team will liaise with your GP throughout your pregnancy management and ongoing care.

Can I transfer to Hatch from the public system?

Members can transfer to the Hatch Maternity Package Program if they are currently being cared for in the public system and they meet Hatch's eligibility requirements around being a low-risk pregnancy. Transfers can be arranged up to 37 weeks' gestation. For advice, or more information, please speak to the team at Hatch.

What is a 'team based' approach to maternity and how does it work?

Under the Hatch model, a team of midwives and obstetricians within the Hatch practice will care for members. After your initial appointment with Hatch, care will be provided by your regular GP up to 28 weeks. At 28 weeks, the team at Hatch will provide antenatal care for the remainder of the member's pregnancy.

Under the Hatch model, you are not guaranteed that you will see the same clinician at every appointment. However, members are encouraged to pre-book appointments with the same one or two clinicians if availability permits to support continuity of antenatal and postnatal care.

Who are Hatch's midwives?

Hatch's midwives are all endorsed midwives. Endorsed midwives are midwives who have undertaken additional study and training that enables them to write referrals and order blood tests and scans.

To view Hatch's current midwives, please visit: <u>https://hatchmaternity.com.au/our-team/</u>

Who are Hatch's obstetricians?

The Hatch obstetrician team consists of a number of experienced obstetricians working on a rotating roster.

To view Hatch's current obstetricians, please visit: <u>https://hatchmaternity.com.au/our-team/</u>

Can I choose to have an Elective Caesarean as part of a Maternity Package?

Hatch supports patient's choice of birth. Members can discuss birth preferences from the very first appointment. Members can expect education, advice throughout their pregnancy about the potential risks and expectations to ensure they are making an informed decision. Final discussions occur at the 36 week obstetrician appointment, where members will sign a consent form and confirm a delivery date.

Can the Maternity Package include Vaginal Birth After Caesarean (VBAC)? Hatch supports VBAC in most situations. This requires you make an appointment to discuss your individual circumstances. Make an appointment directly with Hatch by calling (07) 3163 1688.