

## Maternity Packages (Perth): 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. In 2022, OSHC members will be able to take advantage of a Private Maternity Package Model in partnership with One for Women in Perth.

The model will operate for an initial period from early 2022 to end of December 2022 for Allianz Care Australia Overseas Student Health Cover (OSHC) Members.

### 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 3<sup>rd</sup> 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 1<sup>st</sup> 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 those set under 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 MBS fee.

### What is Included in the Perth Maternity Package Program with One for Women?

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

- Maternity Package from One for Women (available from as early as 4-weeks in a pregnancy) which includes GP, Midwife and Obstetrician Appointments.
- Also included in the Maternity Package is postpartum care following birth and additional benefits such as birthing classes and "Mums & Bubs" group during the first 5-weeks post birth

- Accommodation and birthing charges at either St John of God – Mt Lawley Hospital or St John of God – Murdoch Hospital
- Standard ultrasounds and blood-tests during the member’s pregnancy up to 85% of the MBS fee
- Other Specialists costs for when the member is in hospital up to 100% of the MBS fee

## Potential Costs to the Member

There are some costs which will be potentially payable by the member during the program. These include:

- Any ‘out of pocket fees’ payable for anaesthetics, paediatricians and intensive specialist fees (if required and charged above the MBS fee for the birth);
- Ancillary hospital costs such as pay television or internet access charges;
- Lactation consultations or allied health treatment with fees above 85% of the MBS fee or not covered under the MBS.

## Who is One for Women?

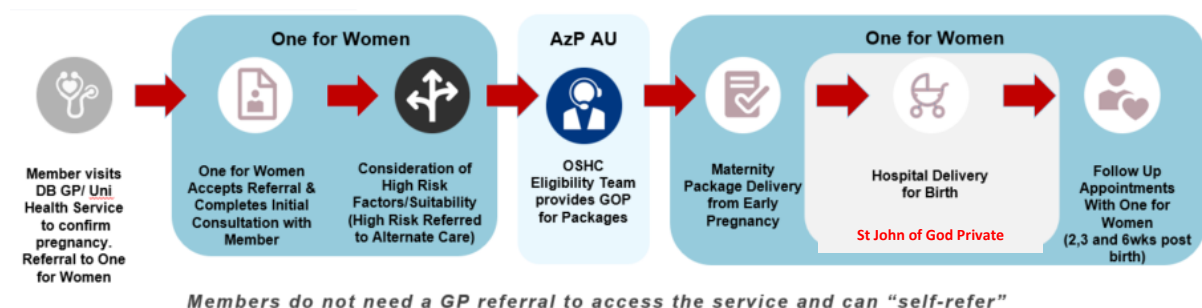
One for Women provides high-quality, affordable private maternity care to women and families. The founders of One for Women believe that the traditional model of care for women during pregnancy and after they return home doesn't always work for modern families. Their vision for care is built around 3 core principles:

- **One** place where all services needed for pregnancy and postnatal care can be provided (rather than patients being forced to access different services from diverse providers in multiple locations);
- **One** continuous and centrally coordinated journey of care, where all major services are seamlessly integrated to ensure access to experienced health professionals who can anticipate your needs and have things in place for when you need them; and
- **One** ongoing stream of care that doesn’t stop when your baby is born and you find yourself on your own at home, grappling with the challenges of caring for a newborn.

## How Does the Maternity Package Model Work?

For the program in Perth, Allianz Care Australia is trialling a holistic model for maternity care provided by One for Women’s team of medical professionals spanning GP obstetricians (GPs who have additional specialty training in obstetrics), midwives and obstetricians provided throughout the pregnancy and during the first 6-weeks post birth. The model includes birth in the member’s choice of one of two private hospitals at convenient locations across Perth.

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



## For any referral assessed by One for Women as being high risk:

An alternative model of dedicated obstetrician care is available, however, ‘out of pocket’ costs may be payable by the member for charges over 85% of the MBS fee for these services.

## Who is Eligible?

The Maternity Package Program is available to all OSHC members seeking pregnancy care in Perth 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 periods for pregnancy under this product

One for Women can provide a high level of care to women who are essentially screened as having low risk factors at booking.

Due to the nature of One for Women’s ‘team based’ model and their aim to offer a quality maternity care services at an affordable price, women with pre-existing complex medical conditions or obstetric history are considered best suited to obstetric only care.

High risk pregnancies require increased surveillance and specialist input, affecting resourcing and clinical safety. One for Women can also arrange for this care via their “Specialist Input” model with additional fees for Specialist Obstetrician reviews. Alternatively, members with high risk pregnancies can be referred out to specialist care or high-risk clinic in the public system.

### ***The most common conditions excluding members from the One for Women Package:***

- Multiple pregnancy (more than one foetus)
- BMI >40
- Maternal age >40-years of age
- Previous complex Obstetric history (previous adverse obstetric outcomes or recurrent miscarriages)
- Pre-existing / complex medical history – congenital heart disease, pre-existing hypertension, renal impairment, pre-existing Type 1 or 2 diabetes, autoimmune conditions requiring immunosuppression therapy, or hyperthyroidism

## What is included in the Package

At One for Women a dedicated team of highly experienced GPs, midwives and obstetricians will care for you. You will typically meet with One for Women early in your pregnancy for an assessment and to determine your suitability for the program. Throughout your pregnancy, you will then typically see different GPs. Midwives and Obstetricians from the One for Women Team from appointment to appointment.

Whilst every pregnancy is different, packages typically include:

Gestation (weeks)	Clinician
Onboarding Appointment	
6 Week GP	
14-18	GPO/GP
20 Week	Midwife
24 Weeks	Midwife
26 Week Check	GPO/GP
28 Weeks	GPO
30 Weeks	Midwife
32 Weeks	O/GPO
34 Weeks	Midwife
36 Weeks	GPO
37 Weeks	Midwife
38 Weeks	Midwife
39 Weeks	GPO
40 Weeks	GPO
Delivery Fee	Oby
Ward Review x 3	Oby
2 weeks post	Midwife
3 weeks post	GPO
6 weeks post	GP
Parents & Bubs Group	

## Which Hospital will the member give birth at?

One for Women works in 2 main private hospitals located at convenient locations across Perth:

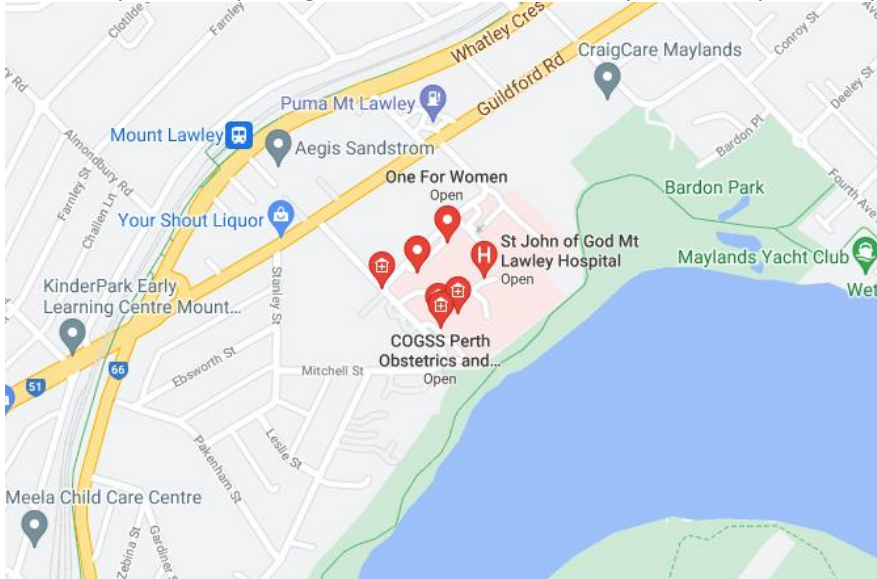
- St John of God – Mt Lawley Private Hospital
- St John of God – Murdoch Hospital

Each of these hospitals provide state-of-the-art maternity facilities including, if necessary, an onsite neonatal critical care unit which includes an intensive care unit for babies who are born with extreme prematurity or require lifesaving care.

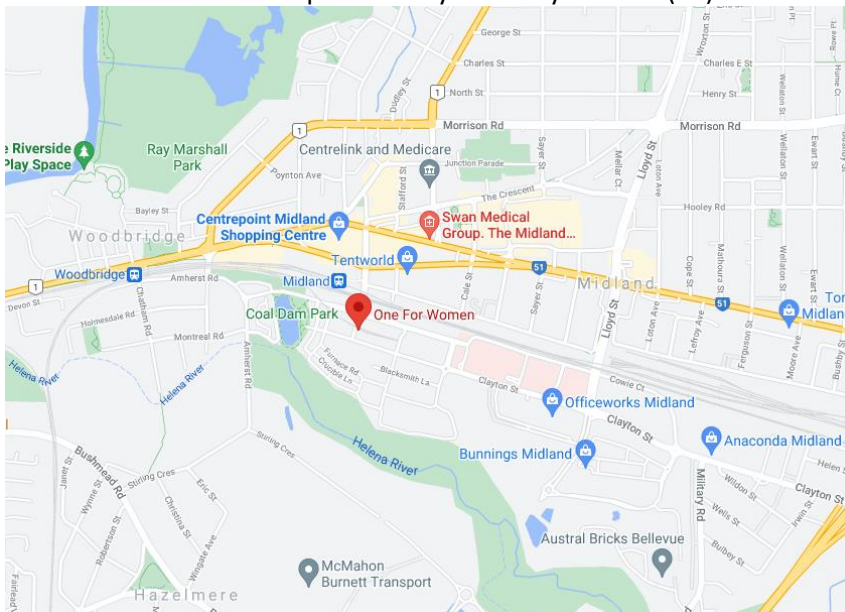
## Where is One for Women located?

One for Women are located at three convenient locations across the Perth metropolitan area:

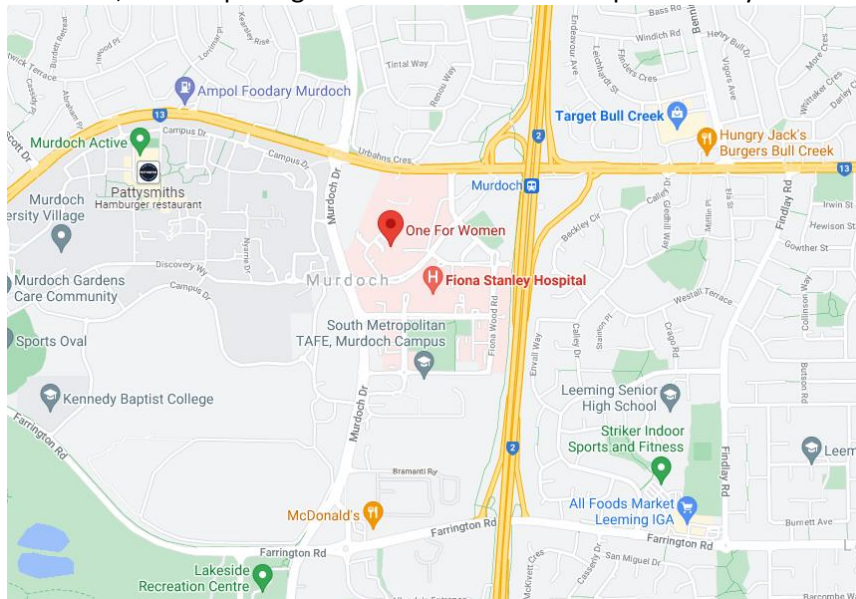
**Mt Lawley** – Located at Suite 4, Level 2, Medical Centre at the St John of God Hospital, Ellesmere Rd, Mt Lawley, 6050. Opening hours are 8:00am to 5:00pm Monday to Friday. Phone: (08) 9328 0500



**Midland** – Located at Suite 75, 21 Foundry Rd (entrance off Helena St), Midland, 6056. Opening hours are 8:00am to 5:00pm Monday to Friday. Phone: (08) 9328 0500



**Murdoch** – Located at Suite 24, First Floor, Murdoch Clinic, St John of God Hospital, Murdoch Drive, Murdoch, 6150. Opening hours are 8:00am to 5:00pm Monday to Friday. Phone: (08) 9328 0500



## How do I participate in the Program?

If you are pregnant, and have served the applicable OSHC policy waiting period, you can directly contact One for Women on (08) 0328 0500 to book an initial consultation. The One for Women team will assess a member's suitability for the program.

Attendance of the initial consultation does not mean that you have been accepted into the One for Women program until you have agreed to join the program, your eligibility is confirmed and the team at One for Women has determined that you are suitable for the program.

Alternatively, you can request a referral to the program from your GP before booking an appointment.

## Frequently Asked Questions

### Is there an obligation to participate in the Maternity Package Program with One for Women?

Participation in the Maternity Package Program with One for Women is voluntary for Allianz Care Australia Overseas Student Health Cover (OSHC) members living in Perth.

### Are there any restrictions or requirements?

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?

Any member who wants to participate in the program and is located in the Perth area is encouraged to contact One for Women as early as possible in a pregnancy. The team at One for Women will offer an initial consultation where they can discuss the maternity package and check your eligibility for the service.

Once the One for Women Team has confirmed your suitability for the program, they will contact Allianz Care Australia's OSHC eligibility team to confirm your cover. As part of confirming cover, the OSHC eligibility team will also place a 'Guarantee of Payment' with One for Women to cover the costs of the Maternity Package. A second 'Guarantee of Payment' will be placed with the 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 ensuring the member has the correct policy type, which may need to be taken care of 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 One for Women?

Whilst One for Women welcomes a referral from your GP, you do not need a GP referral. After your initial appointment, any referral required to obstetricians can be managed by One for Women's GPs and midwives and they will liaise with your GP.

## Can I transfer to One for Women from the public system?

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

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

Under the One for Women model, a team of midwives and GP obstetricians within the One for Women practice will care for members with a team of specialist or GP obstetricians on call for your birth. Under the One for Women model, you are not guaranteed that you will see the same clinician at every appointment.

## What is the difference between a General Practitioner (GP) Obstetrician and Specialist Obstetrician?

GP obstetricians and specialist obstetricians are both types of medical doctors who specialise in obstetrics and pregnancy care. **Specialist obstetricians** are highly qualified medical doctors who have undergone extensive additional training to specialise in obstetrics and often also in gynaecology. **GP obstetricians** are general practitioners that have completed additional qualifications, usually an Advanced Diploma or a Diploma in Obstetrics and Gynaecology.

## Who is the team at One for Women?

The One for Women team are all endorsed specialists, GP obstetricians, GPs, midwives and allied health professionals. To view One for Women's current team, please visit:

<https://www.oneforwomen.com.au/your-team/>