

Referrals to a Specialist: What to expect

ACC Injuries & Accidents:

- Check with your specialist whether your appointment is covered by ACC or health insurance when booking your appointment with them.

Contracts for specialists can be complex and vary greatly so while our GPs do their best to refer you to the most appropriate specialist it is important to check yourself that your injury is covered. You can also self-refer to specialists although some might want a letter from your GP outlining your reason for visiting. This also applies if you have health insurance and are seeing a specialist for an ACC related injury since sometimes health insurers will require ACC to pay for ACC related injury treatments.

Referrals to physio and other specialists are often subsidised but again, please check when booking your appointment since the **specialists are the best people to advise on what you will be expected to pay.**

Prior approval:

Many health insurers and ACC require you to have prior approval before embarking on treatment with a specialist. Please check with ACC or any health insurance whether you need prior approval and show them a copy of your referral.

- **Make sure they have given you prior approval if you are expecting them to pay for your visit – before going ahead with your appointment.**

Health insurance/Public system referrals:

Medical specialists are expensive. Your GP can refer you to the public system to see someone however this will be assessed for urgency at the hospital and so can take a long time, both to have your appointment confirmed and subsequent treatment. Many New Zealanders therefore choose to take out private health insurance meaning they are covered for expensive surgery or treatments, normally with an excess they are responsible for paying.

Below are some of the leading health insurers and their contact details should you wish to get in contact for you or your family.



<https://www.southerncross.co.nz/society/buying-health-insurance>

Making a claim: <https://www.southerncross.co.nz/society/for-members/Making-a-claim>



<https://www.nib.co.nz/>

Making a claim: <https://www.nib.co.nz/claims>



<https://www.acc.co.nz/>

Making a claim: claims@acc.co.nz

GXH has no affiliation with any of the companies listed in this leaflet and bases inclusion on information purposes only (without prejudice) to better inform patients and answer frequently asked questions.