

# What does the nib First Choice network mean to me?



## 1. What is the nib First Choice network?

The nib First Choice network features nib recognised health service providers that provide our customers with services and treatment within nib's First Choice price range, meaning you will have 100% of your eligible costs covered (up to your benefit limit and in line with your policy).

## 2. Does the nib First Choice network apply to all types of claims and providers?

The nib First Choice network focuses on the key health services our customers want and use. Visit [nibfirstchoice.co.nz/directory](http://nibfirstchoice.co.nz/directory) to see if the nib First Choice network applies to the type of claim you need to make or the kind of medical provider you'd like to see.

## 3. Is my policy affected by the nib First Choice network?

nib will communicate to you when your policy terms and conditions are affected by the nib First Choice network. There are some policy types that won't be updated for nib First Choice. These are:

- Ultimate Health Max
- Major Medical (previously OnePath insurance)
- Basic EveryDay
- Mid EveryDay

## 4. Why should I choose an nib First Choice network provider?

Using an nib First Choice network provider gives you certainty that you'll be covered for 100% of your eligible costs up to your benefit limit and in line with your policy.

Claiming is also made easier and faster with specialists, hospitals and some other providers able to submit pre-approvals and claims on your behalf.

Plus, by choosing an nib First Choice provider, it will help nib to better manage claim costs and help to make premiums more affordable.

## 5. What if I live in a regional area?

nib has considered geographical access to health service providers when establishing the nib First Choice network. We want you to have peace of mind knowing that, wherever you live, nib will ensure you get access to the quality care you need.

## 6. What is an nib First Choice provider?

An nib First Choice provider provides our customers with services and treatment within our First Choice price range. When you choose an nib First Choice provider your claims will be covered for 100% of your

eligible costs, up to your benefit limit and in line with your policy.

But don't worry, you can choose other nib recognised health service providers and nib will still pay the Efficient Market Price (EMP) for the health services they provide. However you will be responsible for paying the difference between the amount your provider charges and the EMP (the gap payment).

## 7. What is the nib First Choice price range?

The nib First Choice price range is the amount that nib recognised health care providers can charge up to for health services or treatments, before they are no longer eligible to be a First Choice Provider. If a recognised provider charges, on average, below this amount for a health service or treatment they will automatically be included within the network and we will cover 100% of their costs, in line with the policy terms and conditions. We will work with those nib recognised health care providers that charge over this amount, with a view to bringing them into the network.

## 8. What is an Efficient Market Price?

An EMP is what nib will pay for health services from an nib recognised health service provider that is not in the nib First Choice network.

nib commissioned independent analysis of health service costs across New Zealand to determine what our customers are currently charged by providers for treatment. This was used to establish an EMP that nib will pay for different health services, based on the average cost of procedures.

## 9. How will I know what my gap payment will be?

If you choose an nib recognised health service provider that's not in the nib First Choice network, nib will pay up to the EMP for the health service you need. We'll let you know what this is when you apply for pre-approval, so you know what your gap payment will be, plus any other out-of-pocket expenses.

We recommend that you apply for pre-approval for any admission to hospital so you know what you're covered for and what gap payment and any other out-of-pocket costs you could expect.

## 10. When does this start?

The nib First Choice network will be effective from 1 September 2017.

For some customers covered as part of a group, this change will not come into effect until your policy renews. nib will contact you to let you know when it does apply to your policy.

### 11. Why is nib making this change?

At nib we believe health insurance should be easy to understand, simple to use and most of all good value for our customers.

That's why we are developing the nib First Choice network.

We have found that some specialist providers charge significantly more than others for providing the same health services. nib pays for these charges when we pay customer claims. This means there's increasing claim costs that can result in higher health insurance premiums for you.

So from 1 September 2017 we're introducing the nib First Choice network to improve the value customers get from their nib health cover by helping us to better manage claims costs and help to make premiums more affordable.

### 12. Will this mean my premiums will be lower?

Long term, the nib First Choice network will help us to make health insurance more affordable for you and other customers.

### 13. What am I covered for?

Your policy document will give you a complete overview of what you are covered for. You can view your policy document online at [nib.co.nz/mynib](http://nib.co.nz/mynib). Any changes to your policy terms and conditions will be communicated to you directly.

If you have any questions about your policy you can contact us for further information. Visit [nib.co.nz/contactus](http://nib.co.nz/contactus) or call **0800 123 642**.

### 14. What if I already have pre-approval or am being treated right now?

At the time of launch (1 September 2017), if you have pre-approval for a treatment by an nib recognised health service provider who is not in the nib First Choice network, we will honour the terms of that existing pre-approval and the EMP and any gap payment will not apply.

For any future pre-approvals, or for treatment you receive after this date from providers not in the nib First Choice network that have not been pre-approved, the EMP and any gap payment will apply.

### 15. What if I've already been referred to a provider that is not an nib First Choice provider?

Talk to your GP if you have been referred to a provider who is not in the nib First Choice network as they will be able to provide an alternative. You can also find an nib First Choice provider yourself with the nib First Choice Directory ([nibfirstchoice.co.nz/directory](http://nibfirstchoice.co.nz/directory)). Or you can contact us for further information. Visit [nib.co.nz/contactus](http://nib.co.nz/contactus) or call **0800 123 642**.

### 16. What if my preferred provider is not an nib First Choice provider?

If your preferred nib recognised health service provider is not an nib First Choice provider, you can still be pre-approved for your treatment by this provider, but you will be responsible for paying the gap payment.

nib is working with nib recognised health service providers who are not in the nib First Choice network to encourage them to join the network.

### 17. What if some of my providers are nib First Choice providers and some are not?

You will be able to see who is an nib First Choice provider and who is not by using the nib First Choice Directory ([nibfirstchoice.co.nz/directory](http://nibfirstchoice.co.nz/directory)). You need to check the nib First Choice Directory for both the hospital (if you're going to hospital) and your specialist who is providing your treatment. You will be fully covered up to your benefit limit and in line with your policy for any providers in the nib First Choice network.

If one or more of your preferred nib recognised health service providers are not in the nib First Choice network, nib will still pay the EMP for the health services they provide. However you will be responsible for paying the gap payment.

If you have any questions, you can contact us for further information. Visit [nib.co.nz/contactus](http://nib.co.nz/contactus) or call **0800 123 642**.

### 18. Will I need to go to an nib First Choice network provider for my GP, dentist or physio?

At time of launch the nib First Choice network will only apply to some surgical, specialist and other related services.

It's easy to check what health services are included using the nib First Choice Directory ([nibfirstchoice.co.nz/directory](http://nibfirstchoice.co.nz/directory))

## 19. How do I claim?

# How to claim nib First Choice



## 1. Referral

You or your GP can check online at [nibfirstchoice.co.nz/directory](https://nibfirstchoice.co.nz/directory) to see if the health service you need is part of the nib First Choice network. You can also choose which nib First Choice provider to see.



## 2. Get pre-approved

Some providers can apply for pre-approval on your behalf.

If your provider is not registered in nib First Choice Portal, you can apply for pre-approval yourself online through **my nib** ([nib.co.nz/mynib](https://nib.co.nz/mynib)).



### nib First Choice provider

If you choose to see an nib First Choice provider, you'll be covered for 100% of your health service costs, in line with your policy.



### Other providers

If you choose a provider that is not an nib First Choice provider, nib will pay up to a pre-approved amount and you'll pay any gap payment.



## 3. Receive treatment

Get the health service you need, knowing what you're covered for.

If you have an excess on your cover, you'll pay this directly to your provider/s.



## 4. Claim payment

We'll pay your provider to your pre-approved amount.

**If your chosen provider is not an nib First Choice provider,** they will charge any out-of-pocket cost to you.



## 5. Peace of mind

After your treatment, you can focus on your recovery.

## **20. Does this apply to all of my claims?**

At time of launch the nib First Choice network will only apply to some surgical, specialist and other related claims.

It's easy to check what claims are included in the nib First Choice Directory ([nibfirstchoice.co.nz/directory](http://nibfirstchoice.co.nz/directory)).

## **21. Do I have to make a claim if my provider is also sending you my claim information?**

If your provider is making a claim on your behalf you do not need to submit a claim too. We will keep you informed on the progress of your claim and supply you with the same claim information as usual.

## **22. Will the nib First Choice network be reviewed?**

Yes, the nib First Choice network will be regularly reviewed and we will advise customers of any changes that may affect them.

## **23. If the nib First Choice network status of my provider changes, how will this affect me?**

If you've been pre-approved for treatment by an nib First Choice provider that is then no longer within the nib First Choice network when you get your treatment, nib will honour the pre-approval to your advantage.

## **24. What if I am having more than one procedure or the costs increase due to unforeseen circumstances during surgery?**

If you are having multiple procedures, we will take this into account when we provide you with your pre-approval and when we assess your claims.

nib understands that sometimes things change during your treatment and this may lead to more costs. If this happens, we will review the costs of your claim and pay all eligible expenses, as we do now – this won't change with the nib First Choice network.

**We're here to help, so if you have any questions about the nib First Choice network please visit [nibfirstchoice.co.nz](http://nibfirstchoice.co.nz) or call us on 0800 123 642.**