

RECIPROCAL HEALTH AGREEMENT

New Zealand has reciprocal health agreements with Australia and the United Kingdom (UK).

Effective June 2017

Under each, the eligible person may receive publicly funded services for conditions that meet the terms of the agreement. There is a range of services that are not publicly funded, and these differ between countries. The New Zealand Government recommends that travellers hold comprehensive travel insurance, including health insurance.

If you are thinking of relying on the Reciprocal Health Agreement (RHA) when travelling to Australia or the UK then beware! Did you know the following is not covered under the RHA?

Specialists fees

GP fees

X-rays and pathology testing

Prescriptions

Ambulance costs in Australia - ambulances can cost upwards of \$1000 in Australia even if its 5 minutes down the road!

Private hospital costs - sometimes it is necessary for us to take a client to these if the public hospitals are full and it would be detrimental to the client's health to wait for tests/treatment or if it's the nearest hospital.

Royal Flying Doctor Service - depending on where your client is at the time of needing treatment, when time efficiency is required, the Royal Flying Doctor Service may be required to transport the client.

Repatriation costs - if it is medically necessary to get them home for continued treatment or rehabilitation, the RHA will not cover the cost of the flight home. Sometimes this may be on a privately chartered flight and can cost up to \$200k!

Airline ticket upgrades - cost to upgrade your their ticket if medically necessary and in some cases it is necessary for a medical escort, which incurs even more additional costs.

Can you afford to pay these additional expenses should you fall ill or have an accident when travelling overseas?

For more information please contact your agent or Cover-More on 0800 500 248.

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