



Clinical categories for private health insurance hospital product tier arrangements

The table below defines the clinical categories, and hospital treatments included in each category, for private health insurance hospital treatment policies. Insurers are required to provide cover for all hospital treatments within the 'scope of cover' described in the table below for a clinical category that is included in a hospital insurance policy.

Notes:

1. Sets out what must be covered by an insurance policy that covers hospital treatment for the relevant clinical category.
2. A policy must cover any hospital treatments that are in the scope of cover of a clinical category included in the policy. Without limiting the scope of cover, for each clinical category this includes hospital treatments involving:
 - any MBS item number listed in the third column below; and
 - any MBS item mentioned in the separate Common and Support treatments tables of MBS items (except for the clinical category “Podiatric surgery (provided by a registered podiatric surgeon)”, for which there are no MBS items and the scope of cover states the minimum cover).

The description details for MBS items can be found at [MBS Online](#)

3. Where an MBS item is mentioned for a clinical category in the third column in the table below, the treatment including that MBS item is most likely to be provided under that clinical category, or a clinical category in the same or a higher product tier. However, the mention of an MBS item against a particular category does not mean it is only ever covered under that clinical category. A doctor may also appropriately provide the MBS item as hospital treatment for another clinical category, which would be covered. Some clinical categories have no MBS items. If there are MBS items relevant to the clinical category they may be included in the Common or Support treatments lists. These lists are for MBS items likely to be relevant to multiple categories or that are likely to support the provision of a treatment under a clinical category (eg, pathology or anaesthetics).

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|--------------------------------|---|--|
| Rehabilitation | <p>Hospital treatment for physical rehabilitation for a patient related to surgery or illness.</p> <p>For example: inpatient and admitted day patient rehabilitation, stroke recovery, cardiac rehabilitation.</p> | (No items listed) |
| Hospital psychiatric services | <p>Hospital treatment for the treatment and care of patients with psychiatric, mental, addiction or behavioural disorders.</p> <p>For example: psychoses such as schizophrenia, mood disorders such as depression, eating disorders and addiction therapy.</p> | <p>Treatments involving the provision of the following MBS item:</p> <p>170 171 172 289 297 320 322 324 326 328 342 344 346 348 350 352 364 366 367 369 370 855 857 858 861 864 866 2700 2701 2712 2713 2715 2717 2721 2723 2725 2727 6018 6019 6023 6024 6025 6026 6028 6029 6031 6032 6034 6035 6037 6038 6042 14224 80005 80015 80020 80101 80105 80115 80120 80130 80140 80145 80155 80165 80170 90250 90251 90252 90253 90254 90255 90256 90257 90264 90265 90272 90274 90276 90278 91285 91287 91723 91727 93300 93303 93306 93309</p> |
| Palliative care | <p>Hospital treatment for care where the intent is primarily providing quality of life for a patient with a terminal illness, including treatment to alleviate and manage pain.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>3005 3010 3014 3015 3018 3023 3028 3032 3040 3044 3051 3055 3062 3069 3074 3078 3083 3088 3093</p> |
| Assisted reproductive services | <p>Hospital treatment for fertility treatments or procedures.</p> <p>For example: retrieval of eggs or sperm, In vitro Fertilisation (IVF), and Gamete Intra-fallopian Transfer (GIFT).</p> <p>Treatment of the female reproductive system is listed separately under Gynaecology.</p> <p>Pregnancy and birth-related services are listed separately under Pregnancy and birth.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>13200 13201 13202 13203 13206 13209 13212 13215 13218 13221 13251 13260 13290 13292 14203 14206 37605 37606</p> |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|------------------------|---|---|
| Back, neck and spine | <p>Hospital treatment for the investigation and treatment of the back, neck and spinal column, including spinal fusion.</p> <p>For example: sciatica, prolapsed or herniated disc, spinal disc replacement and spine curvature disorders such as scoliosis, kyphosis and lordosis.</p> <p>Joint replacements are listed separately under Joint replacements.</p> <p>Joint fusions are listed separately under Bone, joint and muscle.</p> <p>Spinal cord conditions are listed separately under Brain and nervous system.</p> <p>Management of back pain is listed separately under Pain management. Pain management that requires a device is listed separately under Pain management with device.</p> <p>Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>30672 44133 50600 50604 50608 50612 50616 50620 50624 50628 50632 50636 50640 50644 51020 51021 51022 51023 51024 51025 51026 51031 51032 51033 51034 51035 51036 51041 51042 51043 51044 51045 51051 51052 51053 51054 51055 51056 51057 51058 51059 51061 51062 51063 51064 51065 51066 51071 51072 51073 51102 51103 51110 51111 51112 51113 51114 51115 51120 51130 51131 51140 51141 51145 51150 51160 51165 51170 51171</p> |
| Blood | <p>Hospital treatment for the investigation and treatment of blood and blood-related conditions.</p> <p>For example: blood clotting disorders and bone marrow transplants.</p> <p>Treatment for cancers of the blood is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | <p>Treatments involving the provision of the following MBS item:</p> <p>13700</p> |
| Bone, joint and muscle | <p>Hospital treatment for the investigation and treatment of diseases, disorders and injuries of the musculoskeletal system.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>18350 18351 18353 18354 18360 18361 18365 30103 30107 30226 30229 30232 30235 30238 30241 30244 32036 39331 39332 39336 39339 39342 39345 43521 43527 43530 43533 43876 43879 44325 44328 44331 44334 44338 44342 44346</p> |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|----------------------------------|--|--|
| Bone, joint and muscle (cont) | <p>For example: carpal tunnel, fractures, hand surgery, joint fusion, bone spurs, osteomyelitis and bone cancer.</p> <p>Chest surgery is listed separately under Lung and chest.</p> <p>Spinal cord conditions are listed separately under Brain and nervous system.</p> <p>Spinal column conditions are listed separately under Back, neck and spine.</p> <p>Joint reconstructions are listed separately under Joint reconstructions.</p> <p>Joint replacements are listed separately under Joint replacements.</p> <p>Podiatric surgery performed by a registered podiatric surgeon is listed separately under Podiatric surgery (provided by a registered podiatric surgeon).</p> <p>Management of back pain is listed separately under Pain management. Pain management that requires a device is listed separately under Pain management with device.</p> <p>Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | 44350 44354 44358 44359 44361 44364 44367 44370 44373 44376 45605 45788 45851 45855 45857 45859 45861 45863 45867 45869 45871 45873 45875 45945 45978 45981 45987 45993 45996 46300 46303 46308 46330 46333 46335 46336 46339 46340 46341 46342 46348 46351 46354 46357 46360 46363 46365 46367 46370 46372 46375 46378 46379 46380 46381 46384 46387 46390 46393 46394 46395 46399 46401 46464 46465 46468 46471 46474 46477 46480 46483 46493 47000 47003 47007 47009 47012 47015 47018 47021 47024 47027 47030 47033 47042 47045 47047 47049 47052 47053 47054 47057 47060 47063 47066 47069 47301 47304 47307 47310 47313 47316 47319 47348 47351 47354 47357 47361 47362 47364 47367 47370 47373 47381 47384 47385 47386 47387 47390 47393 47396 47399 47402 47405 47408 47411 47414 47417 47420 47423 47426 47429 47432 47435 47438 47441 47444 47447 47450 47451 47453 47456 47459 47462 47465 47466 47467 47468 47471 47474 47477 47480 47483 47486 47489 47491 47495 47498 47501 47511 47514 47516 47519 47528 47531 47534 47537 47540 47543 47546 47549 47552 47555 47558 47559 47561 47565 47566 47568 47570 47573 47579 47582 47585 47588 47591 47595 47597 47600 47603 47612 47615 47618 47621 47624 47630 47637 47639 47648 47657 47663 47666 47672 47678 47753 47756 47762 47765 47768 47771 47774 47777 47780 47783 47786 47789 47900 47903 47921 47924 47927 47929 47953 47954 47955 47956 47960 47964 47967 47975 47978 47981 47982 47983 47984 48245 48248 48251 48254 48257 48400 48403 48406 48409 48412 48415 48419 48420 48421 48422 48423 48424 48426 48427 48430 48433 48435 48507 48509 48512 48939 48942 48945 48954 48972 48980 48983 48986 49100 49106 49109 49118 49124 49200 49203 49206 49212 49213 49218 49219 49220 49239 49300 49303 49306 49309 49360 49363 49366 49500 49509 49512 49569 49590 49712 49718 49724 49727 49728 49730 49732 49734 49736 49738 49740 49742 49744 49760 49761 49762 49763 49764 49765 49766 49767 49768 49769 49770 49771 49772 49773 49774 49775 49776 49777 49778 49779 49780 49781 49783 49784 49785 49786 49787 49788 49789 49790 49791 49792 49793 49794 49795 |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|----------------------------------|---|--|
| Bone, joint and muscle (cont) | | 49796 49797 49798 49800 49803 49806 49809 49812 49814 49815 49818 49821 49824 49827 49830 49833 49836 49837 49838 49845 49851 49854 49860 49866 49878 49881 49884 49887 49890 50107 50112 50115 50118 50130 50200 50201 50203 50206 50209 50212 50215 50218 50221 50224 50233 50236 50239 50242 50245 50300 50303 50306 50309 50310 50312 50321 50324 50330 50335 50336 50339 50345 50348 50351 50352 50354 50357 50360 50369 50372 50375 50378 50381 50384 50390 50393 50394 50395 50396 50399 50426 50428 50450 50451 50455 50456 50460 50461 50465 50466 50470 50471 50475 50476 50508 50512 50524 50528 50532 50536 50540 50544 50548 50552 50556 50560 50564 50568 50572 50576 50580 50584 50588 50592 50596 50654 52056 52057 52058 52059 52060 52061 52062 52063 52064 52066 52069 52072 52073 52075 52078 52081 52084 52087 52090 52092 52094 52095 52096 52097 52098 52099 52102 52105 52114 52126 52129 52130 52131 52180 52182 52184 52186 53200 53203 53206 53209 53212 53215 53218 53220 53221 53224 53225 53226 53227 53230 53233 53236 53239 53400 53403 53406 53409 53410 53411 53412 53413 53414 53415 53416 53418 53419 53422 53423 53424 53425 53427 53429 53439 |
| Brain and nervous system | <p>Hospital treatment for the investigation and treatment of the brain, brain-related conditions, spinal cord and peripheral nervous system.</p> <p>For example: stroke, brain or spinal cord tumours, head injuries, epilepsy and Parkinson's disease.</p> <p>Treatment of spinal column (back bone) conditions is listed separately under Back, neck and spine.</p> <p>Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | <p>Treatments involving the provision of the following MBS items:</p> 6007 6009 6011 6013 6015 14227 14234 14237 18377 35000 35003 35006 35009 35012 35412 35414 39007 39013 39015 39018 39113 39300 39303 39306 39307 39309 39312 39315 39318 39319 39321 39324 39327 39328 39329 39330 39333 39503 39604 39610 39612 39615 39638 39639 39641 39651 39654 39656 39700 39703 39710 39712 39715 39718 39720 39801 39803 39815 39818 39821 39900 39903 39906 40004 40012 40018 40104 40106 40109 40112 40119 40600 40700 40701 40702 40703 40704 40705 40706 40707 40708 40709 40712 40801 40803 40850 40851 40852 40854 40856 40858 40860 40862 40905 43987 46364 51011 51012 51013 51014 51015 52800 52803 52806 52809 52812 52815 52818 52821 52824 52826 52828 52830 52832 |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|---|--|---|
| Breast surgery (medically necessary) | <p>Hospital treatment for the investigation and treatment of breast disorders and associated lymph nodes, and reconstruction and/or reduction following breast surgery or a preventative mastectomy.</p> <p>For example: breast lesions, breast tumours, asymmetry due to breast cancer surgery, and gynecomastia.</p> <p>This clinical category does not require benefits to be paid for cosmetic breast surgery that is not medically necessary.</p> <p>Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>30299 30300 30302 30303 31500 31503 31506 31509 31512 31515 31516 31519 31524 31525 31530 31533 31536 31548 31551 31554 31557 31560 31563 31566 45060 45061 45062 45520 45522 45523 45524 45527 45528 45530 45533 45536 45539 45542 45545 45546 45548 45551 45553 45554 45556 45558</p> |
| Cataracts | <p>Hospital treatment for surgery to remove a cataract and replace with an artificial lens.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>42698 42701 42702 42703 42704 42705 42707 42710 42713 42716</p> |
| Chemotherapy, radiotherapy and immunotherapy for cancer | <p>Hospital treatment for chemotherapy, radiotherapy and immunotherapy for the treatment of cancer or benign tumours.</p> <p>Surgical treatment of cancer is listed separately under each body system.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>13760 13950 14221 14245 14247 14249 15000 15003 15006 15009 15012 15100 15103 15106 15109 15112 15115 15211 15214 15215 15218 15221 15224 15227 15230 15233 15236 15239 15242 15245 15248 15251 15254 15257 15260 15263 15266 15269 15272 15275 15303 15304 15307 15308 15311 15312 15315 15316 15319 15320 15323 15324 15327 15328 15331 15332 15335 15336 15338 15339 15342 15345 15348 15351 15354 15357 15500 15503 15506 15509 15512 15513 15515 15518 15521 15524 15527 15530 15533 15536 15539 15550 15553 15555 15556 15559 15562 15565 15600 15700 15705 15710 15715 15800 15850 15900 16003 16006 16009 16012 16015 16018 30400 34521 34524 34527 34528 34529 34530 34533 34534 34539 34540 35404 35406 35408 50950 50952</p> |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|--|--|---|
| Dental surgery | <p>Hospital treatment for surgery to the teeth and gums.</p> <p>For example: surgery to remove wisdom teeth, and dental implant surgery.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>75006 75030 75033 75034 75036 75037 75039 75042 75045 75048 75049 75050 75051 75156 75200 75203 75206 75400 75403 75406 75409 75412 75415 75600 75603 75606 75609 75612 75615 75618 75621 75800 75803 75806 75809 75812 75815 75818 75821 75824 75827 75830 75833 75836 75839 75842 75845 75848 75851 75854</p> |
| Diabetes management (excluding insulin pumps) | <p>Hospital treatment for the investigation and management of diabetes.</p> <p>For example: stabilisation of hypo- or hyper- glycaemia, contour problems due to insulin injections.</p> <p>Treatment for diabetes-related conditions is listed separately under each body system affected. For example, treatment for diabetes-related eye conditions is listed separately under Eye.</p> <p>Treatment for ulcers is listed separately under Skin.</p> <p>Provision and replacement of insulin pumps is listed separately under Insulin pumps.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>31346</p> |
| Dialysis for chronic kidney failure | <p>Hospital treatment for dialysis treatment for chronic kidney failure.</p> <p>For example: peritoneal dialysis and haemodialysis.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>13100 13103 13104 13106 13109 13110</p> |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|----------------------|--|--|
| Digestive system | <p>Hospital treatment for the investigation and treatment of the digestive system, including the oesophagus, stomach, gall bladder, pancreas, spleen, liver and bowel.</p> <p>For example: oesophageal cancer, irritable bowel syndrome, gall stones and haemorrhoids.</p> <p>Endoscopy is listed separately under Gastrointestinal endoscopy.</p> <p>Hernia and appendicectomy procedures are listed separately under Hernia and appendix.</p> <p>Bariatric surgery is listed separately under Weight loss surgery.</p> <p>Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>11800 11801 11810 13506 14212 30382 30384 30385 30387 30388 30390 30392 30396 30397 30399 30406 30408 30409 30411 30412 30414 30415 30416 30417 30418 30419 30421 30422 30425 30427 30428 30430 30431 30433 30439 30440 30441 30442 30443 30445 30448 30449 30450 30451 30452 30454 30455 30457 30458 30460 30461 30463 30464 30469 30472 30481 30482 30483 30492 30495 30515 30517 30518 30520 30521 30526 30529 30530 30532 30533 30559 30560 30562 30563 30565 30577 30583 30584 30589 30590 30593 30594 30596 30599 30600 30601 30606 30608 30619 30621 30622 30623 30626 30627 30636 30637 30639 30655 30657 30721 30722 30723 30724 30725 30730 30750 30751 30752 30753 30754 30755 30756 30760 30761 30762 30763 30770 30771 30780 30790 30791 30792 30800 30810 31454 31456 31458 31460 31462 31466 31468 31472 32000 32003 32004 32005 32006 32009 32012 32015 32018 32021 32024 32025 32026 32028 32029 32030 32033 32039 32042 32045 32046 32047 32051 32054 32057 32060 32063 32066 32069 32096 32099 32102 32103 32104 32105 32106 32108 32111 32112 32114 32115 32117 32120 32123 32126 32129 32131 32132 32135 32138 32139 32142 32145 32147 32150 32153 32156 32159 32162 32165 32166 32168 32171 32174 32175 32177 32180 32183 32186 32200 32203 32206 32209 32210 32212 32213 32214 32215 32216 32217 32218 32220 32221 41816 41822 41825 41828 41831 41832 43801 43804 43807 43810 43813 43816 43819 43822 43825 43828 43831 43834 43840 43843 43846 43849 43852 43855 43858 43864 43867 43870 43873 43900 43903 43906 43930 43933 43936 43942 43945 43948 43951 43954 43957 43960 43963 43966 43969 43972 43975 43978 43990 43993 43996 43999 44101 44102 44104 44105</p> |
| Ear, nose and throat | <p>Hospital treatment for the investigation and treatment of the ear, nose, throat, middle ear, thyroid, parathyroid, larynx, lymph nodes and related areas of the head and neck.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>11300 18368 30104 30105 30246 30247 30250 30251 30253 30255 30256 30259 30262 30266 30269 30272 30275 30278 30281 30283 30286 30287 30289 30293 30294 30296 30297</p> |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|--------------------------------|--|--|
| Ear, nose and throat (cont) | <p>For example: damaged ear drum, sinus surgery, removal of foreign bodies, stapedectomy and throat cancer.</p> <p>Tonsils, adenoids and grommets are listed separately under Tonsils, adenoids and grommets.</p> <p>The implantation of a hearing device is listed separately under Implantation of hearing devices.</p> <p>Orthopaedic neck conditions are listed separately under Back, neck and spine.</p> <p>Sleep studies are listed separately under Sleep studies.</p> <p>Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | 30306 30310 30314 30315 30317 30318 30320 30326 30618 30820 31400 31403 31406 31409 31412 31423 31426 31429 31432 31435 31438 38419 38420 38422 38423 38425 38426 41500 41501 41503 41506 41509 41512 41515 41518 41521 41524 41527 41530 41533 41536 41539 41542 41545 41548 41551 41554 41557 41560 41563 41564 41566 41569 41572 41575 41576 41578 41579 41581 41584 41587 41590 41593 41596 41599 41608 41611 41614 41615 41620 41623 41626 41629 41635 41638 41641 41644 41647 41650 41653 41656 41659 41662 41668 41671 41672 41674 41677 41683 41686 41689 41692 41698 41701 41704 41707 41710 41713 41716 41719 41722 41725 41728 41729 41731 41734 41737 41740 41743 41746 41749 41752 41755 41764 41767 41770 41773 41776 41779 41782 41785 41786 41787 41804 41807 41810 41813 41834 41837 41840 41843 41855 41858 41861 41864 41867 41868 41870 41873 41876 41879 41880 41881 41884 41885 41886 41904 41907 41910 43832 45645 45646 47735 47738 47741 51900 51902 52021 52024 52025 52027 52030 52033 52034 52035 52055 52132 52133 52135 52138 52141 52147 52148 52158 53000 53003 53004 53006 53009 53012 53015 53016 53017 53019 53052 53054 53056 53058 53060 53062 53064 53068 53070 53458 53459 53460 |
| Eye (not cataracts) | <p>Hospital treatment for the investigation and treatment of the eye and the contents of the eye socket.</p> <p>For example: retinal detachment, tear duct conditions, eye infections and medically managed trauma to the eye.</p> <p>Cataract procedures are listed separately under Cataracts.</p> <p>Eyelid procedures are listed separately under Plastic and reconstructive surgery.</p> <p>Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | Treatments involving the provision of the following MBS items: 18366 18369 18370 18372 18374 42503 42504 42505 42506 42509 42510 42512 42515 42518 42521 42524 42527 42530 42533 42536 42539 42542 42543 42545 42548 42551 42554 42557 42563 42569 42572 42573 42574 42575 42576 42581 42584 42587 42588 42590 42593 42596 42599 42602 42605 42608 42610 42611 42614 42615 42617 42620 42622 42623 42626 42629 42632 42635 42638 42641 42644 42647 42650 42651 42652 42653 42656 42662 42665 42667 42668 42672 42673 42676 42677 42680 42683 42686 42689 42692 42695 42719 42725 42731 42734 42738 42739 42740 42741 42743 42744 42746 42749 42752 42755 42758 42761 42764 42767 42770 42773 42776 42779 42782 42785 42788 42791 42794 42801 42802 42805 42806 42807 42808 42809 42810 42811 |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|-----------------------------|--|--|
| Eye (not cataracts) (cont.) | | 42812 42815 42818 42821 42824 42833 42836 42839 42842 42845 42848 42851 42854 42857 42869 43021 43022 43023 |
| Gastrointestinal endoscopy | <p>Hospital treatment for the diagnosis, investigation and treatment of the internal parts of the gastrointestinal system using an endoscope.</p> <p>For example: colonoscopy, gastroscopy, endoscopic retrograde cholangiopancreatography (ERCP).</p> <p>Non-endoscopic procedures for the digestive system are listed separately under Digestive system.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>11820 11823 30473 30475 30478 30479 30484 30485 30488 30490 30491 30494 30680 30682 30684 30686 30687 30688 30690 30692 30694 30731 32023 32072 32075 32084 32087 32094 32095 32222 32223 32224 32225 32226 32227 32228 32229</p> |
| Gynaecology | <p>Hospital treatment for the investigation and treatment of the female reproductive system.</p> <p>For example: endometriosis, polycystic ovaries, female sterilisation and cervical cancer.</p> <p>Fertility treatments are listed separately under Assisted reproductive services.</p> <p>Pregnancy and birth-related conditions are listed separately under Pregnancy and birth.</p> <p>Miscarriage or termination of pregnancy is listed separately under Miscarriage and termination of pregnancy.</p> <p>Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>30062 35410 35500 35502 35503 35506 35507 35508 35509 35513 35517 35518 35520 35523 35527 35530 35533 35534 35536 35539 35542 35545 35548 35554 35557 35560 35561 35562 35564 35565 35566 35568 35569 35570 35571 35572 35573 35577 35578 35581 35582 35585 35595 35596 35597 35599 35602 35605 35608 35611 35612 35613 35614 35615 35616 35618 35620 35622 35623 35626 35627 35630 35633 35634 35635 35636 35637 35638 35641 35644 35645 35646 35647 35648 35649 35653 35657 35658 35661 35664 35667 35670 35673 35680 35684 35688 35691 35694 35697 35700 35703 35706 35709 35710 35713 35717 35720 35723 35726 35729 35730 35750 35753 35754 35756 35759</p> |
| Heart and vascular system | <p>Hospital treatment for the investigation and treatment of the heart, heart-related conditions and vascular system.</p> <p>For example: heart failure and heart attack, monitoring of heart conditions, varicose veins and removal of plaque from arterial walls.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>6080 6081 6082 6084 13400 32500 32504 32507 32508 32511 32514 32517 32520 32522 32523 32526 32528 32529 32700 32703 32708 32710 32711 32712 32715 32718 32721 32724 32730 32733 32736 32739 32742 32745 32748 32751 32754 32757 32760 32763 32766 32769 33050 33055 33070 33075 33080 33100 33103 33109 33112 33115 33116 33118 33119</p> |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|----------------------------------|---|--|
| Heart and vascular system (cont) | Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer. | 33121 33124 33127 33130 33133 33136 33139 33142 33145 33148 33151 33154 33157 33160 33163 33166 33169 33172 33175 33178 33181 33500 33506 33509 33512 33515 33518 33521 33524 33527 33530 33533 33536 33539 33542 33545 33548 33551 33554 33800 33803 33806 33810 33811 33812 33815 33818 33821 33824 33827 33830 33833 33836 33839 33842 33845 33848 34100 34103 34106 34109 34112 34115 34118 34121 34124 34127 34130 34142 34145 34148 34151 34154 34157 34160 34163 34166 34169 34172 34175 34500 34503 34506 34509 34512 34515 34518 34800 34803 34806 34809 34812 34815 34818 34821 34824 34827 34830 34833 35100 35103 35200 35202 35300 35303 35306 35307 35309 35312 35315 35317 35319 35320 35321 35324 35327 35330 35331 35360 35361 35362 35363 38200 38203 38206 38209 38212 38213 38241 38244 38247 38248 38249 38251 38252 38254 38256 38270 38272 38273 38274 38275 38276 38285 38286 38287 38288 38290 38293 38307 38308 38309 38310 38311 38313 38314 38316 38317 38319 38320 38322 38323 38350 38353 38356 38358 38359 38362 38365 38368 38447 38449 38450 38452 38461 38463 38467 38471 38472 38474 38477 38484 38485 38487 38490 38493 38495 38499 38502 38508 38509 38510 38511 38512 38513 38515 38516 38517 38518 38519 38550 38553 38554 38555 38556 38557 38558 38568 38571 38572 38600 38603 38609 38612 38615 38618 38621 38624 38627 38637 38653 38670 38673 38677 38680 38700 38703 38706 38709 38715 38718 38721 38724 38727 38730 38733 38736 38739 38742 38745 38748 38751 38754 38757 38760 38764 38766 90300 |
| Hernia and appendix | Hospital treatment for the investigation and treatment of a hernia or appendicitis. Digestive conditions are listed separately under Digestive system. | Treatments involving the provision of the following MBS items: 30574 30615 30640 30645 30646 30648 30720 43805 43835 43837 43838 43841 43939 44108 44111 44114 |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|---------------------------------|---|---|
| Implantation of hearing devices | <p>Hospital treatment to correct hearing loss, including implantation of a prosthetic hearing device.</p> <p>Stapedectomy is listed separately under Ear, nose and throat.</p> | Treatments involving the provision of the following MBS items: 41603 41604 41617 41618 |
| Insulin pumps | Hospital treatment for the provision and replacement of insulin pumps for treatment of diabetes. | <i>(No items listed)</i> |
| Joint reconstructions | <p>Hospital treatment for surgery for joint reconstructions.</p> <p>For example: torn tendons, rotator cuff tears and damaged ligaments.</p> <p>Joint replacements are listed separately under Joint replacements.</p> <p>Bone fractures are listed separately under Bone, joint and muscle.</p> <p>Procedures to the spinal column are listed separately under Back, neck and spine.</p> <p>Podiatric surgery performed by a registered podiatric surgeon is listed separately under Podiatric surgery (provided by a registered podiatric surgeon).</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>46324 46325 46345 46408 46411 46414 46417 46420 46423 46426 46432 46434 46438 46441 46442 46444 46450 46453 46456 46492 46495 46498 46500 46501 46502 46503 46504 46507 46510 46522 47592 47593 48900 48903 48906 48909 48948 48951 48958 48960 49104 49105 49121 49215 49221 49224 49227 49230 49233 49236 49503 49506 49536 49542 49544 49548 49551 49564 49565 49570 49572 49574 49576 49578 49580 49582 49584 49586 49703 49706 49709 50333</p> |
| Joint replacements | <p>Hospital treatment for surgery for joint replacements, including revisions, resurfacing, partial replacements and removal of prostheses.</p> <p>For example: replacement of shoulder, wrist, finger, hip, knee, ankle, or toe joint.</p> <p>Joint fusions are listed separately under Bone, joint and muscle.</p> <p>Spinal fusions are listed separately under Back, neck and spine.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>46309 46312 46315 46318 46321 46322 48915 48918 48921 48924 48927 49112 49115 49116 49117 49209 49210 49315 49318 49319 49321 49372 49374 49376 49378 49380 49382 49384 49386 49388 49390 49392 49394 49396 49398 49515 49516 49517 49518 49519 49521 49524 49525 49527 49530 49533 49534 49554 49715 49716 49717 49782 49839 49857</p> |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|--------------------|---|--|
| | <p>Joint reconstructions are listed separately under Joint reconstructions.</p> <p>Podiatric surgery performed by a registered podiatric surgeon is listed separately under Podiatric surgery (provided by a registered podiatric surgeon).</p> | |
| Kidney and bladder | <p>Hospital treatment for the investigation and treatment of the kidney, adrenal gland and bladder.</p> <p>For example: kidney stones, adrenal gland tumour and incontinence.</p> <p>Dialysis is listed separately under Dialysis for chronic kidney failure.</p> <p>Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>11900 11903 11906 11909 11912 11915 11917 11919 11921 12524 12527 18375 18379 30324 36503 36504 36505 36506 36507 36508 36509 36516 36519 36522 36525 36528 36529 36531 36532 36533 36537 36543 36546 36549 36552 36558 36561 36564 36567 36570 36573 36576 36579 36585 36588 36591 36594 36597 36600 36603 36604 36606 36607 36608 36609 36610 36611 36612 36615 36618 36621 36624 36627 36633 36636 36639 36645 36649 36650 36652 36654 36656 36663 36664 36665 36666 36667 36668 36671 36672 36673 36800 36803 36806 36809 36811 36812 36815 36818 36821 36822 36823 36824 36827 36830 36833 36836 36840 36842 36845 36848 36851 36854 36860 36863 37000 37004 37008 37011 37014 37015 37016 37018 37019 37020 37021 37023 37026 37029 37038 37039 37040 37041 37042 37043 37044 37045 37046 37047 37048 37050 37053 37300 37303 37306 37309 37318 37321 37324 37327 37330 37333 37336 37338 37339 37340 37341 37342 37343 37344 37345 37348 37351 37354 37369 37372 37375 37381 37384 37387 37388 37390 37800 37801 37842 37845 37848 37851 37854 43981 43984</p> |
| Lung and chest | <p>Hospital treatment for the investigation and treatment of the lungs, lung-related conditions, mediastinum and chest.</p> <p>For example: lung cancer, respiratory disorders such as asthma, pneumonia, and treatment of trauma to the chest. Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>30090 34133 34136 34139 38415 38416 38417 38418 38421 38424 38427 38430 38436 38438 38440 38441 38446 38448 38453 38455 38460 38462 38464 38466 38468 38469 38643 38656 38800 38803 38806 38809 38812 43861 43909 43912</p> |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|--|---|---|
| Male reproductive system | <p>Hospital treatment for the investigation and treatment of the male reproductive system including the prostate.</p> <p>For example: male sterilisation, circumcision and prostate cancer.</p> <p>Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>30628 30629 30630 30631 30635 30641 30642 30643 30644 30649 30654 30658 30663 30666 37200 37201 37202 37203 37206 37207 37208 37209 37210 37211 37213 37214 37215 37216 37217 37218 37219 37220 37221 37223 37224 37226 37227 37230 37233 37245 37393 37396 37402 37405 37408 37411 37415 37417 37418 37423 37426 37429 37432 37435 37438 37601 37604 37607 37610 37613 37616 37619 37623 37803 37804 37806 37807 37809 37810 37812 37813 37815 37816 37818 37819 37821 37822 37824 37825 37827 37828 37830 37831 37833 37834 37836 37839</p> |
| Miscarriage and termination of pregnancy | <p>Hospital treatment for the investigation and treatment of a miscarriage or for termination of pregnancy.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>16530 16531 35640 35643 35674 35677 35678</p> |
| Pain management | <p>Hospital treatment for pain management that does not require the insertion or surgical management of a device.</p> <p>For example: treatment of nerve pain and chest pain due to cancer by injection of a nerve block.</p> <p>Pain management using a device (for example an infusion pump or neurostimulator) is listed separately under Pain management with device.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>39100 39109 39115 39118 39121 39124 39140 39323 45939</p> |
| Pain management with device | <p>Hospital treatment for the implantation, replacement or other surgical management of a device required for the treatment of pain.</p> <p>For example: treatment of nerve pain, back pain, and pain caused by coronary heart disease with a device (for example an infusion pump or neurostimulator).</p> <p>Treatment of pain that does not require a device is listed separately under Pain management.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>14218 39125 39126 39127 39128 39130 39131 39133 39134 39135 39136 39137 39138 39139</p> |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|--|---|--|
| Plastic and reconstructive surgery (medically necessary) | <p>Hospital treatment which is medically necessary for the investigation and treatment of any physical deformity, whether acquired as a result of illness or accident, or congenital.</p> <p>For example: burns requiring a graft, cleft palate, club foot and angioma.</p> <p>Plastic surgery that is medically necessary relating to the treatment of a skin-related condition is listed separately under Skin.</p> <p>Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>30003 30006 30010 30014 30017 30020 30176 38457 38458 42860 42863 42866 42872 43882 45000 45003 45006 45009 45012 45015 45018 45019 45021 45024 45025 45026 45027 45030 45033 45035 45036 45039 45042 45045 45048 45051 45054 45200 45201 45202 45203 45206 45207 45209 45212 45215 45218 45221 45224 45227 45230 45233 45236 45239 45240 45400 45403 45406 45409 45412 45415 45418 45439 45442 45445 45448 45451 45460 45461 45462 45464 45465 45466 45468 45469 45471 45472 45474 45475 45477 45478 45480 45481 45483 45484 45485 45486 45487 45488 45489 45490 45491 45492 45493 45494 45496 45497 45498 45499 45500 45501 45502 45503 45504 45505 45506 45512 45515 45518 45519 45560 45561 45562 45563 45564 45565 45566 45568 45569 45570 45572 45575 45578 45581 45584 45585 45587 45588 45590 45593 45596 45597 45599 45602 45608 45611 45614 45617 45620 45623 45624 45625 45626 45627 45629 45632 45635 45641 45644 45647 45650 45652 45653 45656 45658 45659 45660 45661 45662 45665 45668 45669 45671 45674 45675 45676 45677 45680 45683 45686 45689 45692 45695 45698 45701 45704 45707 45710 45713 45714 45716 45720 45723 45726 45729 45731 45732 45735 45738 45741 45744 45747 45752 45753 45754 45755 45758 45761 45767 45770 45773 45776 45779 45782 45785 45791 45794 45797 45799 45801 45803 45805 45807 45809 45811 45813 45815 45817 45819 45821 45823 45825 45827 45829 45831 45833 45835 45837 45839 45841 45843 45845 45847 45849 45853 45865 45877 45879 45882 45885 45888 45891 45894 45897 45900 45975 45984 45990 50411 50414 50417 50420 50423 51904 51906 52010 52036 52045 52048 52106 52108 52111 52117 52120 52122 52123 52300 52303 52306 52309 52312 52315 52318 52319 52321 52324 52327 52330 52333 52336 52337 52339 52342 52345 52348 52351 52354 52357 52360 52363 52366 52369 52372 52375 52378 52379 52380 52382 52420 52424 52430 52440 52442 52444 52446 52450 52452 52456 52458 52460 52480 52482 52484 52600 52603</p> |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|---|--|--|
| Plastic and reconstructive surgery (medically necessary) (cont.) | | 52606 52609 52612 52615 52618 52621 52624 52626 52627 52630 52633 52636 53242 53453 53455 75024 75027 |
| Podiatric surgery (provided by a registered podiatric surgeon) | <p>Hospital treatment for the investigation and treatment of conditions affecting the foot and/or ankle, provided by a registered podiatric surgeon, but limited to cover for:</p> <ul style="list-style-type: none"> • accommodation; and • the cost of a prosthesis as listed in the prostheses list set out in the Private Health Insurance (Prostheses) Rules, as in force from time to time. <p>Note: Insurers are not required to pay for any other benefits for hospital treatment for this clinical category but may choose to do so.</p> | <i>(No items listed)</i> |
| Pregnancy and birth | <p>Hospital treatment for investigation and treatment of conditions associated with pregnancy and child birth.</p> <p>Treatment for the baby is covered under the clinical category relevant to their condition. For example, respiratory conditions are covered under Lung and chest.</p> <p>Female reproductive conditions are listed separately under Gynaecology.</p> <p>Fertility treatments are listed separately under Assisted reproductive services.</p> <p>Miscarriage and termination of pregnancy is listed separately under Miscarriage and termination of pregnancy.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>16400 16401 16404 16406 16407 16408 16500 16501 16502 16505 16508 16509 16511 16512 16514 16515 16518 16519 16520 16522 16527 16528 16533 16534 16564 16567 16570 16571 16573 16590 16591 16600 16603 16606 16609 16612 16615 16618 16621 16624 16627 82100 82105 82110 82115 82120 82125</p> |

| Clinical category | Scope of cover ¹ | Treatments that must be covered (MBS Items) ^{1, 2, 3} |
|--------------------------------|--|---|
| Skin | <p>Hospital treatment for the investigation and treatment of skin, skin-related conditions and nails. The removal of foreign bodies is also included. Plastic surgery that is medically necessary and relating to the treatment of a skin-related condition is also included.</p> <p>For example: melanoma, minor wound repair and abscesses.</p> <p>Removal of excess skin due to weight loss is listed separately under Weight loss surgery.</p> <p>Chemotherapy and radiotherapy for cancer is listed separately under Chemotherapy, radiotherapy and immunotherapy for cancer.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>12012 12017 12021 12022 12024 14050 14100 14106 14115 14118 14124 18362 30023 30024 30026 30029 30032 30035 30038 30042 30045 30049 30052 30055 30064 30071 30099 30180 30183 30187 30189 30190 30191 30192 30196 30202 30207 30210 30216 30219 30223 30676 30679 31000 31001 31002 31003 31004 31005 31206 31211 31216 31220 31221 31225 31245 31250 31340 31345 31356 31357 31358 31359 31360 31361 31362 31363 31364 31365 31366 31367 31368 31369 31370 31371 31372 31373 31374 31375 31376 44136 46486 46489 46513 46528 46531 46534 47904 47906 47915 47916 47918 52000 52003 52006 52009 52039 52042 52051 52054</p> |
| Sleep studies | <p>Hospital treatment for the investigation of sleep patterns and anomalies.</p> <p>For example: sleep apnoea and snoring.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>12203 12204 12205 12207 12208 12210 12213 12215 12217 12250 12254 12258 12261 12265 12268 12272</p> |
| Tonsils, adenoids and grommets | <p>Hospital treatment of the tonsils, adenoids and insertion or removal of grommets.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>41632 41789 41793 41797 41801</p> |
| Weight loss surgery | <p>Hospital treatment for surgery that is designed to reduce a person's weight, remove excess skin due to weight loss and reversal of a bariatric procedure.</p> <p>For example: gastric banding, gastric bypass, sleeve gastrectomy.</p> | <p>Treatments involving the provision of the following MBS items:</p> <p>30165 30168 30171 30172 30177 30179 31569 31572 31575 31578 31581 31584 31585 31587 31590</p> |