

This version translated for you, should give you a better understanding.
Please ABSOLUTELY learn the current prices from the German version.

Self-insurance at the statutory health insurance § 16 ASVG

ASVG General Austrian National Insurance Act

Prices for Services, valid for 2016

Medical help by doctors under contract

At present there are 660 general practitioners and 435 medical specialists under contract at the “Oberösterreichische Gebietskrankenkasse”. You can choose your doctor. Generally you are not allowed to consult more than 1 general practitioner (“Hausarzt”) or doctors with the same specialty at OÖGKK’s cost within one calendar quarter. All doctors under contract can be visited with your e-card or a letter of referral.

The annual fee for the e-card amounts to € 10,85* and is required by the OÖGKK.

The doctors under contract are only entitled to charge for medical treatment according to the legal regulations.

These treatments are free of charge for the patients.

Medical help by doctors of choice

Doctors of choice are registered doctors without contract with statutory health insurances. For that reason they cannot invoice costs directly with the OÖGKK.

If you consult a doctor of choice, you will be treated like a private patient and have to bear the treatment costs yourself. You will receive 80 per cent of the money, which a doctor under contract would have got for the same treatment, after you submit your invoice at the OÖGKK. This regulation also comes into effect, if you have to pay for medical treatment in foreign countries.

Inpatient care at hospitals under contract

All costs, resulting from residential and outpatient care charged **within the general fee class in the federal territory** will be covered by OÖGKK. In case of residential care, the insured person has to pay the expenses to the hospital for a maximum of 28 days – in Upper Austria for a maximum of 25 days – per calendar year. Dependants covered by the policies have to pay the expenses for a maximum of 28 days per calendar year. Travel and transport costs are covered to and from the nearest hospital.

Medical treatments at day hospitals

Medical treatments at day hospitals are seen as inpatient care cases. Therefore the refund is regulated like it is in the case of inpatient care as mentioned above.

Medicinal substances (Drugs and other means)

All drugs are prescribed by a doctor and must be collected at official pharmacies or medicine chests at OÖGKK's cost. According to the regulation, one has to pay a contribution for every drug of € 5,70* at the pharmacy, provided the costs have not reached the limit of charges.

Medical Aids

The needed medical aids are also prescribed by doctors and can be collected at the appropriate contract partner like truss makers, orthopaedic shoemakers, opticians and hearing aid acousticians.

Generally the patient has to pay a contribution of 10 per cent of the fee, defined for every article in the contract, but at least € 32,40* but for visual aids at least € 97,20*. The limit of charges for medical aids amounts to € 1.296,-*, and € 3.240,-* for body prosthesis and elevators for handicapped.

The OÖGKK covers all costs for aids, which are provided for medical rehabilitation (e.g. wheel chairs)

The patient's contribution for permanently needed medical aids (e.g. aids for incontinence) also amount to 10 per cent.

Treatment for diabetics

The OÖGKK will deliver all needed medical equipments (e.g. control appliances) quarterly and free to your door, if certain requirements are fulfilled. Additionally you need to have an attestation from a specialist and an appropriate introductory.

Transportation

If the usage of public transport is impossible for medical reasons, the OÖGKK will cover the transport costs, performed by ambulance, taxi or passenger car in Austria. An attestation of the need of medical transportation is required. The costs for ambulance or taxi transportation will be refunded as stated in the agreed tariffs, whilst passenger car transportations are settled with half of the ministerial mileage cost. The transportation costs are covered for the distance between the residence and the nearest appropriate treatment institution.

The following transportation costs are not covered: Transportation in foreign countries or from foreign countries to Austria, rescue charges, transportation after sport accidents or tourism, transportation due to a change of residence and due to a stay at a health or relaxation resort.

Concerning taxi transportation the patient's contribution is equivalent to that for medical aids. People, who are exempted from patient's contribution or who are medically treated over a longer period e.g. dialysis or radiotherapy, do not have to bear any costs.

Transportation costs: If the distance between the patient's residence and the appropriate medical treatment institution is longer than 20 kilometres, the OÖGKK will subsidise every kilometre with additional € 0,09* or € 0,14*, if a doctor attested that an accompanying person is required.

Treatment for health stabilisation (stay at a health or relaxation resort)

Generally stays at health or relaxation resorts are voluntary services, which you do not have a right of. They are only granted twice within every 5 years. The stays in one of the resorts managed by the GKK normally last 21 days. All application forms must be confirmed by the treating institution and have to be handed in to the OÖGKK for approval. Every patient has to pay between € 7,78* and € 18,90*, depending on his/her income. If you intend to stay in an external (non-GKK) resort, you can also apply for a subsidy.

Dental treatment and dentures

You can take advantage of dental services, which are done by dentists under contract or outpatient dental clinics, with your e-card. Free services: conservative dentistry (e. g. fillings, root canal treatment) and surgical treatment (e. g. extraction, root end surgery). Concerning special requests and services like dentures, the patient has to bear a part of the costs himself.

Preventive Examination

You have the right for one free preventive examination per year.

Psychological Therapy

The OÖGKK subsidises psychological therapy with the amount of 21,80* (single sessions which last 60 minutes). Requirements: Submission of a confirmation of medical examination, carried out prior to the 2nd psychotherapeutical treatment.

Care during vacation

One is also insured during a temporary stay (vacation) in other federal states, in any other EU-memberstate as well as in countries which are contract-partners (Bosnia-Herzegovina, Croatia, Macedonia, Serbia and Montenegro and Turkey).

If you need medical treatment during the temporary stay within Austria, you can consult a OÖGKK doctor under contract with your e-card. In any other EU-memberstate you also need to have the e-card, because the back of the card is designed as a European health insurance card.

Concerning the countries, which are contract partners, you need an entitlement for medical treatment in a foreign country, that can be collected at the OÖGKK free of charge. Any costs for transportation to Austria are not covered.

* all prices are valid for 2016 and are updated every year!!!

If you require further information concerning our services:

Please call:
05 78 07 -0

Certainly you can also visit us on the Internet:
www.oegkk.at

With kind regards
OÖ GEBIETSKRANKENKASSE