

Patient Fact Sheet

Informed Financial Consent



Epworth HealthCare is a private not-for-profit hospital group and does not receive funding from the Government. When you are a patient at an Epworth hospital, you will incur fees. These fees are made up of several components.

Staff from the Patient Admissions department at Epworth HealthCare can advise you of the *hospital fees* that you can expect to pay, depending on your level of health cover. The contact numbers are listed below.

Wherever practical, your treating doctors should be prepared to discuss their *professional fees* with you before providing their services. For major treatment, this information should preferably be provided in writing.

If this information is not provided, it is your right to ask for it before you receive the service or agree to a proposed treatment. You should ask the doctor's office staff for this information.

Fees

The fees associated with an admission to hospital include the following:

Hospital fee

This covers the cost of your accommodation while you are in hospital. The fee includes non-medical services, such as catering and housekeeping. It may also include fees for the use of an operating theatre or other hospital facilities whilst you are in hospital. It is not always possible to predict what the fees will be as unexpected surgery or referral may be necessary. The hospital fee is generally covered by your health fund with the exception of excesses, co-payments and exclusions associated with your level of cover.

Doctors' fees

The government sets a Medicare Benefits Schedule (MBS) fee for most services. The MBS fee is used to work out how much Medicare will pay. Each procedure involved in your treatment will have a MBS 'item number' and there is normally a MBS fee for each item number. Your surgeon may charge more than the schedule fee if they wish, and most do.

When you are a private patient having in-hospital treatment, Medicare will pay 75% of the MBS fee for each MBS item provided as part of your treatment. Your health fund will pay the additional 25%, provided you are eligible for benefits for those items under your health insurance policy.

If your doctor charges above the schedule fee, you may have to pay the extra amount. This extra amount is known as the 'gap'. Your health fund can provide extra benefits to help cover this gap if the fund has an agreement with the surgeon, or if the surgeon decides to participate in the fund's 'gap cover scheme'.

You may also be charged for out of hospital medical services including visiting your doctor or specialist in their rooms. Health funds are not permitted to pay any benefits for these outpatient medical services.

Doctors' fees will be billed separately and may include:

- **Surgeon's fees**

Fees charged by surgeons vary because they take into account their particular costs in delivering services and may have differing views about what represents a reasonable return for their time and skill.

- **Surgical Assistant**

Your surgeon may require that assistance of another medical practitioner when performing your surgery and this assisting doctor may also charge a fee which is variable, but usually around 20% of the treating surgeon's fee. Importantly, only one medical practitioner can charge for assisting at any operation.

- **Anaesthetist**

The fee charged by your anaesthetists will vary depending on the complexity of your procedure, how long the anaesthetist spends with you and whether you require any special anaesthetic procedures during your surgery.

- **Medical services**

Your doctor may ask other medical specialists with different areas of expertise to see you whilst you are in hospital. Each specialist doctor that sees you will also charge a fee for their services.

- **Cardio-pulmonary bypass (perfusion)**

If you are having open-heart surgery, you may require a special doctor (usually an anaesthetist) to supervise the cardiac bypass machine used during surgery. In addition, a specially trained technician will also be involved in operating the bypass machine. Both the technician (perfusionist) and the supervising doctor will charge separate fees.

Non-hospital costs

Other costs relating to your care whilst at Epworth will be billed separately and may include:

- **Pathology**

Including laboratory analysis of bodily fluids such as blood and urine, and tissues.

- **Pharmacy**

New medications related to your hospital admission will be charged to the hospital. Medications that you were taking before admission will be charged directly to you. Your private health insurance will not cover the costs of medicines that you were taking prior to your hospital admission that are supplied during your stay. Where possible, medications will be dispensed utilising the Pharmaceutical Benefits Scheme (PBS) and you will be charged the PBS price. Non-PBS medicines will vary in price.

- **Radiology**

Including images taken using x-ray, ultrasound, computed tomography (CT), nuclear medicine, positron emission tomography (PET) and magnetic resonance imaging (MRI). This may also include x-rays taken whilst you are in the operating theatre.

- **Ambulance**

For transport to or from Epworth Richmond. Your health cover or ambulance membership may cover this cost.

What to ask

To find out as much as you can about the fees that you can expect, you should ask your treating doctor the following:

- What are the MBS item numbers for the services the doctor is going to perform and what will be the charge for each of these services?
- Does the doctor participate in my health fund's gap cover scheme and will the doctor treat me under this arrangement?
- Will I incur any personal out-of-pocket costs and, if so, how much?
 - You should also confirm this with your health fund. Be sure to check your level of hospital cover and whether you have to pay an excess.
- Who will be the other doctors treating me during the admission and how can I get an estimate of their fees?
- Will the doctor provide me with a written estimate of any costs I'll have to pay so I can consider this when agreeing to the treatment?
- How will the doctor bill me?
- When will I have to pay?

Further information

Please contact your doctor's office staff if you have a question about the doctor's fees. If you have a question about hospital fees, please contact Patient Admissions:

Epworth Richmond 03 9426 6174

Epworth Eastern 03 8807 7122

Epworth Freemasons 03 9483 3597

Epworth Rehabilitation 03 9426 6229