

Excellent Care. Every Person. Every Time.

COSTS OF PRIVATE/SELF PAY MATERNITY CARE FOR WOMEN WITH A MEDICARE CARD

This information is for women who have engaged a private Obstetrician for pregnancy care and want to give birth as a private patient at Bendigo Health.

The costs of your admission is outlined below. For self-pay and private health gap payments these fees **cannot** be reimbursed by Medicare.

Please note:

- You will be required to pay the deposit by **32 weeks gestation** for your private maternity booking to be confirmed.
- Should the deposit not be received by this date, your private admission will be cancelled and you will be rebooked as a public patient.
- Bendigo Health has single rooms only for maternity patients, by electing to be treated as private at Bendigo Health you are electing a single room.

FEE SCHEDULE:

Accommodation	Single room fee (\$)	Estimated out-of-pocket for most insured patients (\$)
Up front Deposit to secure the booking	\$2,985	\$1,767
Minimum non-refundable fee for the birth/post-birth period (2 days)	\$1,990	\$1,584 if stay 0 - 1 day \$1,178 if stay is 2 days
Overnight stay - for the birth/post-birth period (3 to 14 days)	\$995 per day	\$589 per day
Overnight stay - for the birth/post-birth period (15 + days)	\$808 per day	\$402 per day
Overnight stay - <i>prior to the birth</i> /post-birth period (first 14 days)	\$789 per day	\$437 per day
Overnight stay - <i>prior to the birth</i> /post-birth period (15 + days)	\$774 per day	\$469 per day
Twin two and each baby thereafter in ward with mother	\$352 per day	\$0

As per rates set by Commonwealth Department of Health – updated 01 July 2019

<https://www2.health.vic.gov.au/hospitals-and-health-services/patient-fees-charges/admitted-patients/private-patients/overnight-stays>

*For estimated out-of-pocket payments see page 2 under "How to pay your account"

Additional costs to consider

- **Excess** – Your health insurance policy excess and/or daily co-payment (if any) will apply in addition to the estimated out-of-pocket payment. This is payable on admission.
- **Other private health costs** – If you require additional services such as anaesthetics, prostheses, radiology, pathology, or paediatric care for your baby, the provider will send you a separate bill. You may be eligible for rebates from Medicare and your health fund (if applicable) for these services.
- **Pharmacy items for discharge** – will be payable on discharge from hospital.
- **Your private Obstetrician** – Your private Obstetrician will send you a separate account for his/her fees.

How to pay your account

If you are **insured for pregnancy** care and have a valid Medicare card:

- Estimated out-of-pocket payment will apply as outlined in the table on page 1 if you are **only covered for minimum benefits** in a public hospital. With this level of insurance, you will be required to pay an out-of-pocket payment deposit (based on a three-day stay) of **\$1,767** together with any applicable excess. If you stay less than three days during the birth and the post-birth period, you will be reimbursed **\$589** - the first two days are non-refundable. If more than three days in hospital is required the final balance must be paid on discharge to the cashiers on site.

Before completing a *Financial Consent form* we strongly advise you to check with your health fund regarding your level of cover, eligibility for obstetric care, your excess and/or any daily co-payment. Many funds pay reduced rates or nil benefits for single rooms in Public hospitals. These benefits are set by your health fund as per your policy agreement.

On admission, it is possible to have some of your account paid directly by your health fund. You will need to provide us with your health fund details so that we can arrange this. It is your responsibility to ensure you are a financial member with your health fund at the time of your admission.

Any shortfall between fees charged and benefits paid by your health fund is **your** responsibility. This is known as the 'gap' payment.

If you are **uninsured for pregnancy** care and have a valid Medicare Card:

- You will be required to pay a deposit of **\$2,985** (\$995 x 3) which is based on a three day stay. If you stay less than three days during the birth and post-birth period, you will be reimbursed **\$995** - the first two days are non-refundable. If more than three days in hospital is required the final balance must be paid on discharge to the cashiers on site.

If you have a short admission during your pregnancy prior to delivery (overnight observations or a day-stay) you will be required to pay your account in full on discharge. Please note: Our policy states that no debt may remain unsettled and where necessary legal action will be taken to recover debts. If you are unable to settle your account you must contact Patients Accounts on 03 5454 7530 to make alternative arrangements.

PRIVATE/SELF PAY MATERNITY CARE AT BENDIGO HEALTH

This information is for women who have engaged a private Obstetrician for their pregnancy care and want to give birth as a private patient at Bendigo Health.

Your expectations

Choosing where to give birth to your baby can be a difficult decision. It is important to consider the kind of care you want, as well as the style of accommodation and how long you expect to stay in hospital after your baby is born.

Who can access private maternity care at Bendigo Health?

For you to access private care at Bendigo Health, your private Obstetrician must have “admitting rights” (permission to admit patients) with Bendigo Health and you must agree to the financial arrangements as per the attached information.

What to expect at Bendigo Health

During your pregnancy

You will see your private Obstetrician in their own consulting rooms for all scheduled visits. Private patients are not able to access midwifery ante natal care at Bendigo Health.

During the birth

When you arrive at Bendigo Health in labour, you will be assessed by our midwives. They will contact your private Obstetrician to discuss your progress and your care needs. Care will be provided in line with the standard policies and procedures of Bendigo Health and in consultation with your private Obstetrician.

Following the Birth

You will be moved to single a room in our maternity ward. Your care will be provided by our midwives. Your private Obstetrician will oversee decisions regarding your care.

Home based care

Our midwives will provide you with follow-up post-natal care in your home in consultation with your private Obstetrician.

Length of your hospital stay

The length of your hospital stay will be determined by your Obstetrician. For overnight stays a day in hospital commences each day at midnight. Your expected length of stay after the birth of your baby will be between 1-2 days following a vaginal birth or between 2-3 days following a caesarean birth. We can only accommodate longer stays where there is a clear clinical need as determined by your Obstetrician.

Visiting hours

Visitors are welcome from 2.30pm – 8pm daily.

Partners are welcome any time between 8am and 8.30pm.

What do I do now?

If you have read the enclosed factsheets and are satisfied that care at Bendigo Health will meet your expectations, please complete the *Financial Consent Form* and return it to Bendigo Health as soon as possible.

Your booking can only be confirmed once we have received and processed your *Financial Consent Form* and deposit, therefore:

PLEASE RETURN YOUR FINANCIAL CONSENT FORM AND PAY YOUR DEPOSIT AS SOON AS POSSIBLE