

Other Fees and Charges

For any operation there are a number of fees and charges that you will incur. Many people are involved in your care before, during and after an operation.

Other accounts you may receive include, but are not limited to:

- Anaesthetists fees
- Pharmacy
- Pathology tests
- Radiology

Please refer to your Private Health Care fund provider for further information.

Methods of Payment

Patients proceeding to surgical operations will be issued with an invoice once they have been discharged from Hospital. Payment is required within 30 days and may be finalised in several ways ie Cash, MasterCard, Visa, Bankcard, Money Order or Bank Cheque either over the phone, mail or in person.

Also offered is:

Direct Debiting

Sunshine Coast Brain & Spine is well aware and sensitive to the financial burden that patients face after surgical procedures. To assist in alleviating financial strain we have a Direct Debiting system.

The Direct Debiting system is operated by an independent company that will deduct fortnightly payments over an agreed period of time. Once the patient has received the appropriate rebates and has forwarded them onto Sunshine Coast Brain & Spine, 'The Gap' payment, plus a small surcharge, will be the amount payable and a contractual agreement will be entered stating deduction dates, deduction amounts and the length required to finalise the outstanding balance. You will be required to provide your bank details in order to proceed with the Direct Debiting payment method. All bank details will be kept totally confidential and under no circumstances will medical information be released. This method of payment is absorbed over a period of time and is an affordable and easy method of repaying the outstanding amount.

If the patient is NOT the person responsible for the account, they will need to submit documentation outlining the person responsible for the account. The instrument of documentation will need to include a signed authority of acceptance by the third party debtor. The third party debtor will need to provide and disclose their complete contact details to Sunshine Coast



Contact us

T : 07 5493 5100

F: 07 5493 6100

W: www.scbrainandspine.com.au

E: info@scbrainandspine.com.au

Hospital Locations

Sunshine Coast University Private Hospital, Birtinya

Sunshine Coast Private Hospital, Buderim



YOUR ADMISSION

SURGICAL COSTS AND METHODS OF PAYMENT

Neurosurgeons

Dr Janusz Bonkowski MBBS, FRCS, FRACS

Dr Terry Coyne MBBS, FRACS

www.scbrainandspine.com.au

About Sunshine Coast Brain & Spine

At Sunshine Coast Brain & Spine we aim to provide a high level of care for patients suffering conditions of the brain, spine and peripheral nerves.

Having multiple surgeons as part of the Sunshine Coast Brain & Spine and BrizBrain & Spine group, allows us to provide care over our multiple sites at all hours of the day and night. Should your normal doctor be indisposed, a Surgeon will always be available to provide you with emergency care.

Billing

Consults

Your Initial consultation for in-patient or out-patient services involves a full assessment of your presentation by a fully trained and experienced surgeon. This involves assessing your current condition, reviewing your medical history, performing an examination, reviewing your investigations, arranging further investigations as required and instituting a management plan.

Surgery

Should surgery be required, the fee will vary depending on the complexity of surgery. For billing purposes Sunshine Coast Brain & Spine choose to use the Australian Medical Association schedule of fees as a guideline for billing.

Your Planned Surgical Admission

You and your Doctor have agreed that there is a need for surgical treatment. Once you have decided to proceed with surgery you should advise your surgeon. Due to the complex nature of the admission process, Sunshine Coast Brain & Spine will coordinate and arrange all of your admission details. Once your admission has been arranged you will be notified in writing of your admission details.

Prior to your admission to hospital you will be contacted to verbally confirm all of your admission details. Should you require any information or additional assistance throughout this time please do not hesitate to contact our office on 07 5493 5100 and ask to speak directly to your treating doctor's assistant.

Estimate of Medical Fees

Sunshine Coast Brain & Spine goes to great lengths to ensure our patients are informed of the associated surgical medical expenses. We encourage our patients to discuss these costs

with a team member from Sunshine Coast Brain & Spine before your procedure date to be sure you understand what you will be held liable to pay.

The estimate of fees will be provided to you prior to your elective surgery. Sometimes in an emergency and out of normal business hours it is not always possible to give an estimate of fees prior to surgery. This can be provided the next business day.

Unless specified, the estimate refers only to the fees charged by this practice (including surgical assist fees). It does NOT cover services provided by other doctors, including radiologists, nuclear physicians and pathologists, nor other costs associated with your stay in the hospital (eg. Accommodation, pharmacy, and physiotherapy).

Please be aware that this is an estimate only and the actual costs may differ from the estimate due to unforeseen circumstances that may arise during the procedure. In this instance it may be necessary to arrange additional medical services which you will be held liable to pay.

The GAP

The **Medicare Benefit Schedule** is a list of procedures compiled and updated by the Commonwealth Government. An operation often involves more than one procedure. Each procedure is allocated an **Item Number** and Fee - **The Medicare Schedule fee**. The Medicare Schedule fee is not a recommended doctor's fee but **only what the government is willing to pay**. The Item Number on the account from the doctor will match a particular Medicare Schedule fee. The **Medicare Benefit** (or rebate) is the amount Medicare refunds for the procedure. It is 75% of the Medicare Schedule fee for hospital services (eg. operations).

Why is there a GAP?

Gaps have become a problem as the Medicare rebate is not keeping pace with inflation. The Federal Government has failed to adequately increase the Medicare Rebate since it was established in 1985 but has not increased in line with inflation. If the government does not increase the schedule fees "The Gap" will continue to rise. The AMA has issued its own Schedule of fees based on inflation rates and we base our fees on their recommendations.

What about "NO-GAP" or "KNOWN-GAP" insurance?

In August 2000, the Federal Government passed legislation making it compulsory for health funds to develop no-gap or known-gap private health insurance policies if they wanted to qualify to offer their patients a 30% rebate on their health insurance premiums. Every health fund had to offer the rebate to remain competitive. However the funding offered by the health funds is still inadequate and these offers raise the spectre of "managed care". Managed care relates to the intervention of a third party (eg. Health fund) in the doctor – patient relationship or even interfering with clinical decisions. This would mean a third party who is not medically trained, making medical decisions based on cost rather than on "best medical practice". The clinicians at Sunshine Coast Brain & Spine do not participate in the "NO GAP" or "KNOWN GAP" scheme.

Health Insurance

But I have private insurance

Yes, although most policies cover the myriad of expenses charged by the actual hospital ie theatre and equipment, theatre nurses, a room/bed, medications and most prosthetics... these costs are quite considerable. Hospital cover does not include Doctor cover and as such this is why there is a gap for fees charged by our practice. Please refer to your Private Insurance Policy for further information.

I do not have private health insurance

If you do not hold any private health insurance you can still receive treatment in a private facility at the direction of the treating practitioner. In some cases this may not occur due to the complex nature of the procedure. If you do not hold any Private Health Insurance you will be liable for the total cost of treatment. Prior to your admission to hospital you will be required to **pre-pay your surgical procedure**. You will also be required to **prepay your hospital expenses** including the **operating theatre fees, accommodations, disposables, instrumentation** and other associated expense.

Sunshine Coast Brain & Spine will help assist you to obtain the information you require to arrange your admission to hospital, however Sunshine Coast Brain & Spine are **not responsible** or in anyway liable for the expenses incurred whilst you are an uninsured patient.

You will need to contact the hospital directly to confirm Hospital and admission associated expenses.