ST VINCENT'S
Better and fairer care. Always.

HOSPITAL FEE ESTIMATE GUIDE

SELF-FUNDED PATIENTS

What does self-funded care mean?

Self-funded care is when you pay some or all of your hospital costs directly. This may be because you do not have private health insurance, or your health insurance does not cover your planned admission.

Your personalised hospital estimate

Based on the information provided by your doctor, we prepare a personalised estimate of the expected hospital charges for your care.

IMPORTANT: Your hospital estimate covers hospital charges only. Your doctor and other healthcare providers may charge you separately.

From estimate to formal consent (IFC)

Your estimate is based on the information available before your admission. It is not a payment request. Once the hospital receives your booking and processes your admission details, you will receive formal financial information known as an Informed Financial Consent (IFC)**.** This will include payment instructions and a due date. Please note that your initial estimate is **valid for 3 months** from the date of issue.

THE PATIENT JOURNEY

1



Doctor sends your details

Your doctor or practice provides the hospital with information about your planned procedure and expected length of stay.

2



We prepare your estimate

The hospital prepares an itemised estimate based on the information available.

3



Review your estimate

Check what's included and what may be billed separately.

4



Ask questions

Ask the hospital, your doctor and other healthcare providers about any costs you do not understand before your admission.

5



Admission and payment

Complete your pre-admission consent and make your upfront payment. Full payment must be received before your admission.

6



Final account

After admission, we will finalise your hospital account and confirm any balance to pay or refund.

WHAT MAY BE INCLUDED IN YOUR HOSPITAL ESTIMATE?

- Hospital accommodation for your stay
- Operating theatre and hospital facility fees
- Estimated consumables
- Listed implants or prostheses
- Planned ICU/HDU accommodation
- Other itemised hospital charges

WHAT MAY BE CHARGED SEPARATELY?

Ask the relevant healthcare provider directly about their fees before your admission.

- Surgeon, assistant surgeon, or treating doctor fees
- Anaesthetist or ICU doctor (if needed)
- Blood tests, scans, physiotherapy, or other health services
- Take-home medicines (or some medicines used during your stay)
- Ambulance or transport

*The items included in your hospital estimate will depend on your planned treatment. Please refer to your individual estimate for confirmed inclusions and exclusions.

Why might your final costs change?

Your estimate is prepared before your admission using the information available at that time.
Your hospital costs may change if:

- your planned procedure or treatment changes;
- your stay in hospital is longer than expected;
- additional implants or prostheses are required;
- additional or high-cost medicines are required;
- you require ICU, HDU or another higher level of care; or
- other hospital services are required that were not known when your estimate was prepared.

Notify the hospital if you become aware of changes to your treatment plan.

If you need a higher level of care

Some procedures may require additional monitoring or specialised care in an Intensive Care Unit (ICU) or High Dependency Unit (HDU). This may be planned as part of your treatment or may become necessary unexpectedly.

If ICU or HDU is planned

Your treating doctor will discuss the planned care with you, including the expected length of stay. Where ICU or HDU accommodation is planned, the estimated hospital costs will be outlined separately in your hospital estimate. Remember that specialist medical fees, including ICU doctor fees, may be charged separately.

If your care needs change unexpectedly

Additional accommodation, specialist medical fees or unexpected ICU/HDU care may result in costs that were not included in your original estimate. Your safety and wellbeing come first. If you require urgent or additional care, treatment may need to proceed before any additional costs can be agreed with you.
*For more information about ICU or HDU care and potential costs, please speak with your doctor or our Estimates Team.

Additional nights

Your estimate will show the included length of stay where applicable. If you stay longer than the period included in your estimate or package, additional hospital charges may apply.
If your expected length of stay changes before admission, please let the hospital know.

If you have private health insurance

If you have private health insurance but are paying some of your hospital costs yourself, it is important to check your cover directly with your health fund or insurer. You remain responsible for hospital costs that are not paid by your health fund or insurer.

BEFORE ADMISSION, MAKE SURE TO:

- [ ] Understand what's included in the estimate and what could change your costs.
- [ ] Ask your doctor and other providers about fees they may charge separately.
- [ ] Ask about possible extra costs like implants, ICU/HDU, medicines or a longer stay.
- [ ] Tell the hospital if your treatment changes.
- [ ] Complete your e-admission.
- [ ] Read your IFC and ask about anything you don't understand.
- [ ] Know when and how to pay.
- [ ] Pay by the due date provided by the hospital.
- [ ] Keep your estimate and signed IFC.

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NEED MORE INFORMATION?

We're here to help. Contact the hospital before your admission if you have any questions.

1300 409 227

PAYMENT OPTIONS AND INFO