

# Information for Medicare Ineligible Patients – Maternity Care



## Who is a Medicare Ineligible Patient?

A Medicare Ineligible Patient is someone who does not hold a valid Medicare card, is not an Asylum Seeker or Refugee and is not a visitor from a country who has a Reciprocal Health Care Agreement with Australia.



## Will I have to pay for my Maternity care at Bendigo Health?

Yes. You will be required to pay for all cost associated with your care and your baby's care.

## What information will I be asked for?

You may be asked to provide the following information:

- Your passport & visa status
- Up-front payment for services
- Relevant health insurance policy details
- Overseas residential address and phone numbers
- Residential details and sponsor details including contact information during your stay in Australia

## I do not have insurance for pregnancy care and birth

If you are uninsured for pregnancy care, the fee for maternity care is \$16,500.

This package fee includes all maternity-related bed fees, medical fees, emergency fees, theatre fees (including anaesthesia), interpreter fees, antenatal appointments and post-natal care services within the Bendigo region (up to six weeks where hospital care is required).

This fee does **not** include:

- The costs of your baby's care (if your baby requires treatment or admission)
- Medical Imaging, Pathology or discharge Pharmacy services.

## I have insurance for pregnancy care and birth

Most health insurers cover the full cost\* of your maternity care and birthing however you will be required to make an upfront payment of your excess, payable by 32 weeks gestation. The excess amount will depend on your level of private health insurance.

All insured maternity patients will be invoiced for Outpatient Services after each visit, you may then claim this cost from your health insurance if you are eligible under your policy.

Any payments to Bendigo Health for the cost of your maternity care & birthing contributes to the costs related to your inpatient care that may not be covered by a Health Insurance Policy. You must pay for any shortfall between the amount charged and the amount paid by your health fund.

For more information please check with your insurance fund.



The information in this brochure is for educational purposes only and is not intended as a substitute for consultation with a doctor or health care professional

\*depending on your health insurance policy, level of cover and waiting period.

## Unpaid Accounts

Unpaid accounts or breach of payment arrangements will result in the escalation of your account to a debt collection agency, who by authority may report the debt to the Department of Immigration or relevant government authorities.

## A General Guide to Treatment Costs

If you do not have a Medicare Card or you are not covered by a Health Insurance Provider you will be required to pay for all hospital services.

If you have a Health Insurance policy you may be required to make upfront payments. Charges may vary depending on the treatment provided and your Health Fund policy.

## Medicare Ineligible Patients - Maternity Services

Uninsured Maternity Care & Birthing package	\$16,500
Insured Maternity Care Non-Birthing - day/overnight stay	\$2,000
Insured Maternity Care & Birthing - day/overnight stay	\$2,000
Insured Maternity Theatre costs (anaesthetics and prosthesis)	Full cost per service
Outpatient Midwife	\$100
Outpatient Specialist	\$380
Interpreter Fee (up to 2 hrs)	\$150
Medical Imaging, Pathology, Pharmacy Fees	Full cost per service

## Medicare Ineligible Neonate Care - Insured & Uninsured Patients

Same day/Overnight stay per baby re-admitted to Children's Ward for treatment	\$2,000
Special Care Nursery - Same day/Overnight stay	\$3,000
Medical Imaging, Pathology, Pharmacy Fees	Full cost per service

Fees effective from November 2023

## How do I pay for my account?

### Pay in Person

Payments may be accepted in cash, credit card or EFTPOS at the cashier station in the atrium at Bendigo Hospital.

### Pay by Phone

Contact the Inpatient Billing services for payment options for all hospital services on (03) 5454 7519.



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