

Comparability of online out-of-pocket tools from Australian private health funds

Presented by

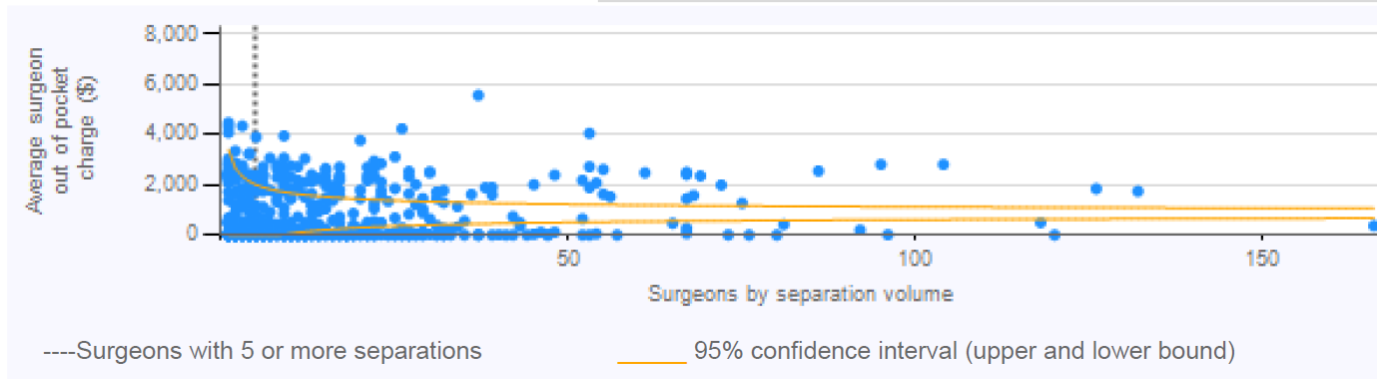
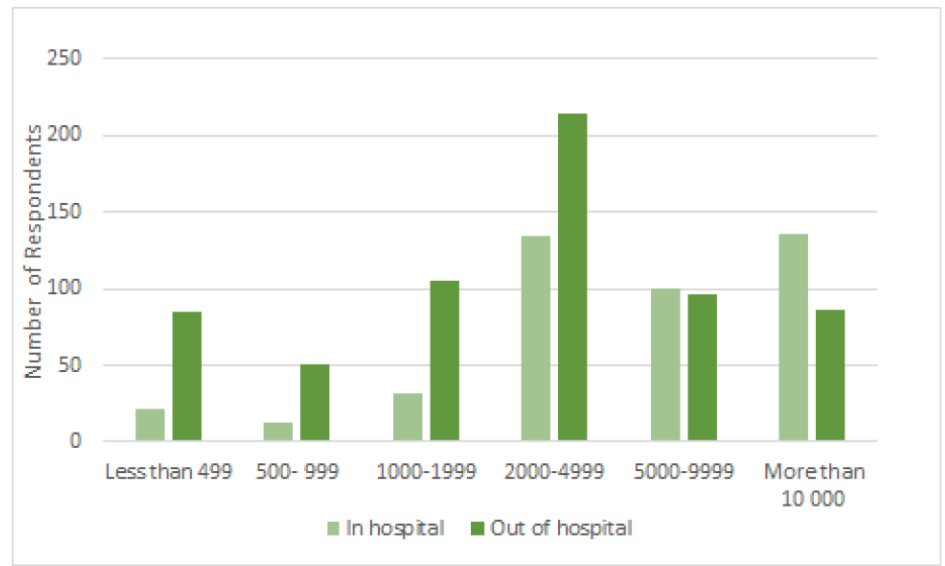
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OOP costs & bill shock



Price transparency










To do right by patients

To facilitate price shopping

To 'lift the veil'

To help providers ensure patients can afford care

 <p>Abdominal</p> <p>Appendectomy Colonoscopy Gastroscopy Hernia surgery</p>	 <p>Bladder</p> <p>TURP (transurethral resection of the prostate)</p>	 <p>Cardiac</p> <p>Cardiac stenting / angioplasty Defibrillator insertion Pacemaker insertion</p>	 <p>Childbirth</p> <p>Childbirth caesarean Childbirth vaginal</p>
 <p>Ear, Nose and Throat</p> <p>Grommet insertion Tonsil removal</p>	 <p>Eyes</p> <p>Cataract surgery</p>	 <p>Orthopaedics</p> <p>Hip replacement Knee arthroscopy Knee replacement</p>	

 <p>Heart related</p> <p>Cardiac stents Angiogram CABG Defibrillator insertion Pacemaker Valve replacement (not TAVI)</p>	 <p>Abdominal</p> <p>Appendectomy Colonoscopy Gall bladder surgery Gastroscopy Hemicolectomy Inguinal/femoral hernia</p>	 <p>Joints</p> <p>ACL repair Acromioplasty Arthroscopy Hip replacement Knee replacement Patella stabilisation Rotator cuff repair Shoulder replacement</p>	 <p>Gynaecology</p> <p>Hysterectomy Hysteroscopy Laparoscopy Tubal ligation Vaginal repair</p>
 <p>Obstetrics</p> <p>Child birth (C-section) Child birth (Vaginal delivery)</p>	 <p>Breast</p> <p>Breast reduction (non-cosmetic) Lumpectomy Mastectomy</p>	 <p>Spine</p> <p>Discectomy Laminectomy Spinal fusion</p>	 <p>Bladder and Kidney</p> <p>Cystoscopy Prostate surgery</p>
 <p>Ear, Nose and Throat</p> <p>Adenoids Grommets Tonsils and adenoids</p>	 <p>Weight loss</p> <p>Gastric band Gastric bypass Sleeve gastrectomy</p>	 <p>Endoscopy</p> <p>Colonoscopy Gastroscopy</p>	 <p>Other</p> <p>Cataract Sleep studies Tooth extraction Vasectomy</p>

<p>BONES AND JOINTS</p> <p>ACL repair Acromioplasty Arthroscopy Hip replacement Knee replacement Patella stabilisation Rotator cuff repair Shoulder replacement</p>	
	<p>BACK AND SPINE</p> <p>Arthroscopy Discectomy Laminectomy Spinal fusion</p>
<p>HEART PROCEDURES</p> <p>Cardiac angiogram CABG Cardiac catheterisation and defibrillation Heart transplantation Heart valve replacement</p>	<p>URINARY, REPRODUCTIVE AND BREAST</p> <p>Cystoscopy Gynaecology Hysterectomy Laparoscopy Lumpectomy Mastectomy Prostate surgery</p>
	<p>DIGESTIVE AND METABOLIC SYSTEMS</p> <p>Colonoscopy Gastroscopy Gastric bypass Gastric sleeve Sleeve gastrectomy</p>
<p>SKIN PROCEDURES</p> <p>Cosmetic surgery Skin cancer removal</p>	<p>PREGNANCY AND CHILDBIRTH</p> <p>Childbirth LSC</p>
	<p>EYES, EARS, NOSE AND TEETH</p> <p>Cataract surgery Cosmetic dentistry Dental surgery Grommets Knee arthroscopy Knee replacement Tonsillectomy</p>

How much is my procedure to cost?

Childbirth vaginal

Change

An in-hospital procedure for the birth of a baby through the vagina.

Next best steps:

- 1 Talk to your specialist:
 - You shouldn't expect to be out-of-pocket more
- 2 Find a specialist who is part of our Bupa Medical scheme, you can reduce your out-of-pocket costs Facility (if appropriate), you may be able to reduce further
- 3 Are you a Bupa member? Log in to myBupa and check if you're covered for this treatment

← View common procedures

Childbirth (Vaginal) - hospital admission only

An in-hospital procedure for the birth of a baby through the vagina.

69% of the time there are no additional medical out-of-pockets for the hospital admission. But where there are, approximate costs look like:



Total procedure cost: **\$8,670**

- Medibank pays
- Medicare pays
- Excess **\$500**
- Out-of-pocket **\$310**

Out-of-pockets for this procedure typically don't exceed **\$580**. Excess is based on your policy and varies from **\$0 - \$500**. Some policies may also have a per-day payment arrangement.

Out-of-pocket expenses: Things to consider:

The chart shows costs based on claims data for the hospital admission only, at **Medibank Members' Choice Hospitals**. There are additional costs for antenatal care before and after the hospital admission that private hospital cover cannot pay benefits towards (eg. your obstetrician's and other specialists' fees, as well as scans and other tests).

When an out-of-pocket expense does occur during the hospital admission, they are typically due to the charges for:

- Principal specialist/surgeon
- Anaesthetist
- Assistants
- Diagnostics (eg. lab tests, medical imaging)
- Other specialists (eg. Paediatricians)

You can influence these costs by following [these tips](#).

Member login

hospital; Nil excess; management cost 42

your own situation:

\$0

\$146

\$0

\$0

ID	Selector	type	Multiple	Parent selectors	Actions
total-procedure-cost	div.results-chart-doughnut span.chart-total-value	SelectorText	no	_root	Element preview Data preview Edit Delete
procedure-name	h1.pcc-h1	SelectorText	no	_root	Element preview Data preview Edit Delete
pc-no-medical-out-of-pocket	div.pcc-h3 strong	SelectorText	no	_root	Element preview Data preview Edit Delete
out-of-pocket-costs	div.row:nth-of-type(2) div.legend:nth-of-type(2) span.legend-data	SelectorText	no	_root	Element preview Data preview Edit Delete
excess	div.row:nth-of-type(2) div.legend:nth-of-type(1) span.legend-data	SelectorText	no	_root	Element preview Data preview Edit Delete
maximum-out-of-pocket	p.pcc-small.custom-br-mobile strong	SelectorText	no	_root	Element preview Data preview Edit Delete
procedure-description	p.pcc-p	SelectorText	no	_root	Element preview Data preview Edit Delete

Prostate Resection (TURP)

37203, 37206

TURP (transurethral resection of the prostate)

37203

Prostate surgery

37203

Prostate Resection (TURP)

37203, 37206

TURP (transurethral resection of the prostate)

37203

Prostate surgery

37203

Knee Arthroscopy

49557, 49559, 49560, 49561, 49562, 49563, 49564, 49566, 49558

Knee arthroscopy

49557, 49559, 49560, 49561, 49562, 49563

Patella stabilisation

49564

Arthroscopy

49560, 49561, 49562



Grommet insertion

A procedure to insert tiny drainage or ventilation tubes into the ear drum that lets air enter the middle ear.



Insertion of Grommets



Grommets

A procedure to insert a drainage tube into the ear drum.



Grommet insertion

A procedure to insert tiny drainage or ventilation tubes into the ear drum that lets air enter the middle ear.

Average cost for procedure
\$2,052

OOP \$213

Excess \$250



Insertion of Grommets

Total service cost
\$3,343

OOP \$734

Excess \$0*



Grommets

A procedure to insert a drainage tube into the ear drum.

*32% of the time there are no medical out-of-pocket expenses for this in-hospital procedure. But where there are, approximate costs look like:
Total procedure cost \$2,330*

OOP \$320

\$0

Excess is based on your policy and varies from \$0 - \$500.



Grommet insertion

A procedure to insert tiny drainage or ventilation tubes into the ear drum that lets air enter the middle ear.

Average cost for procedure
\$2,052

OOP \$213

Excess \$250

You shouldn't expect to be out-of-pocket more than \$590.



Insertion of Grommets

Total service cost
\$3,343

OOP \$734

Excess \$0*



Grommets

A procedure to insert a drainage tube into the ear drum.

*32% of the time there are no medical out-of-pocket expenses for this in-hospital procedure. But where there are, approximate costs look like:
Total procedure cost \$2,330*

OOP \$320

\$0

Excess is based on your policy and varies from \$0 - \$500.

Out-of-pockets for this procedure typically don't exceed \$920.



You are using a Bupa Members First or Network Hospital with no additional co-payment.

Your doctors are part of the Bupa Medical Gap Scheme.

*We have used an **average** of claims data, updated periodically, to produce this tool.*

*Private participating hospital**

*Known gap**

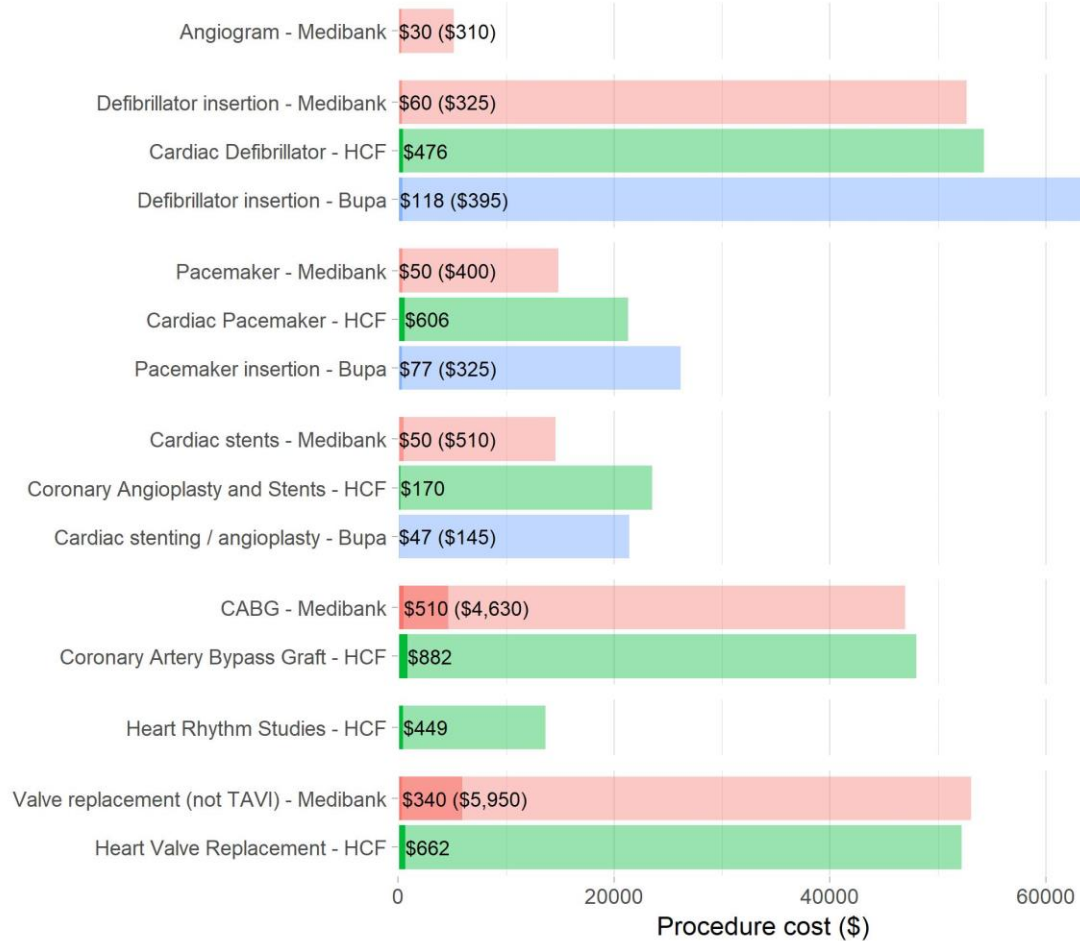
*It shows **average** costs for services based on HCF data and should be used as a guide only. Information is based on HCF claims data from 1 November 2017 to 31 October 2018.*

We do not show public hospital costs in this tool.

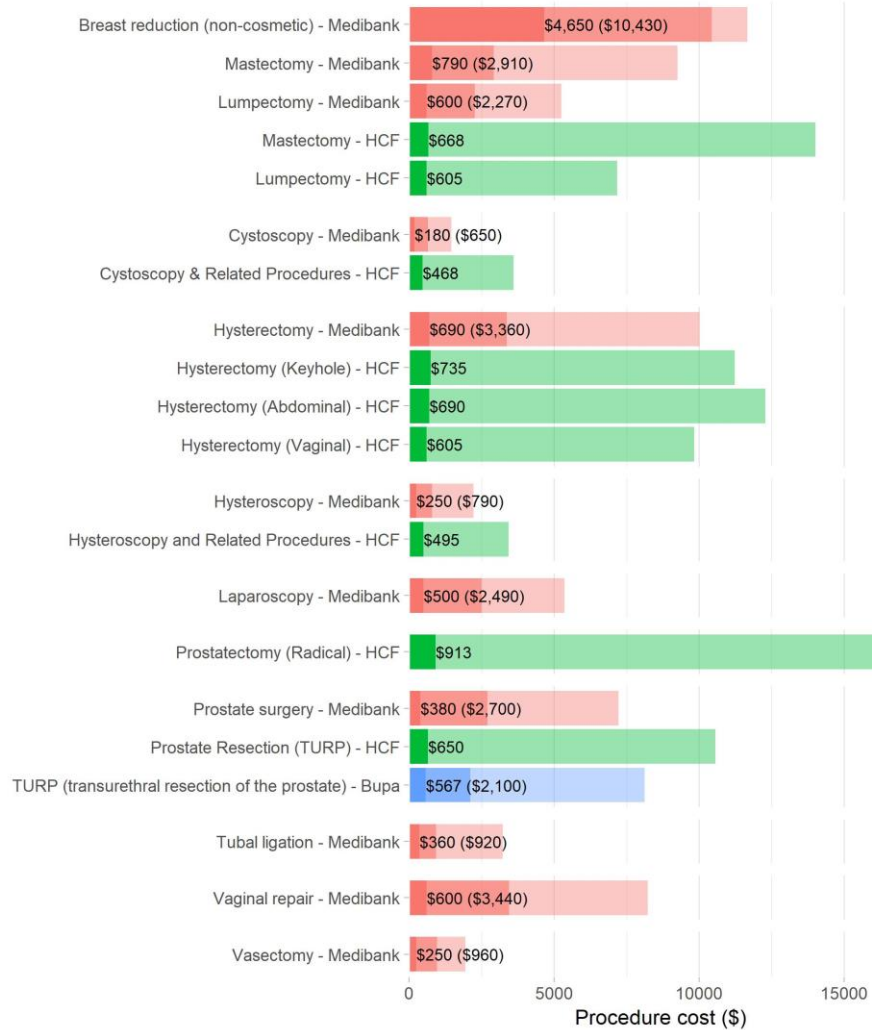
Claims data from Medibank Members' Choice Hospitals

*The chart above shows a **median** view of costs for procedures (according to MBS item numbers or Adjacent DRGs) undertaken at Members' Choice hospitals, based on Medibank in-patient claims data received electronically (between 1/7/2017 and 30/06/2018) for Australian residents and excludes those claims where a medical out-of-pocket expense has not occurred.*

Heart procedures



Urinary, reproductive and breast

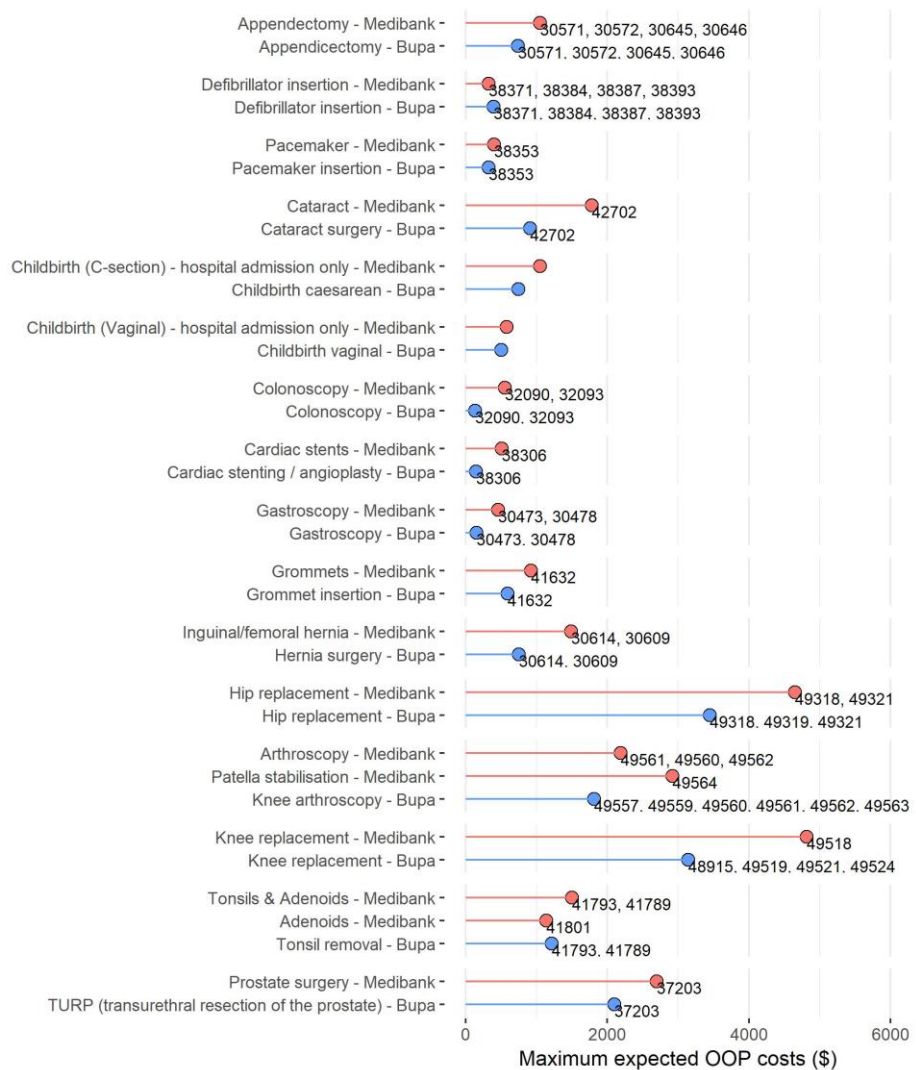




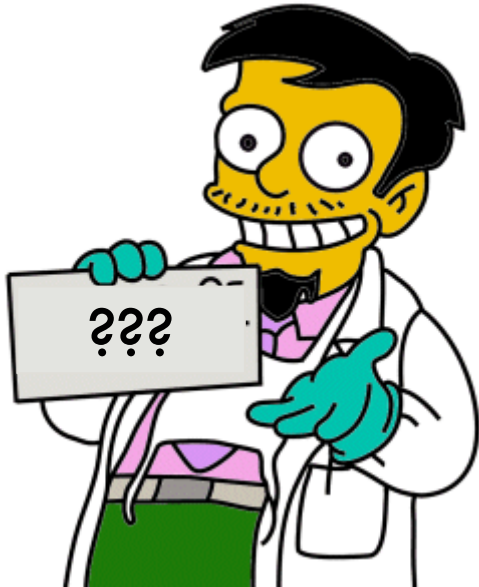
You shouldn't expect to be out-of-pocket more than...

medibank

Out-of-pockets for this procedure typically don't exceed...



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Policy implications

