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Your paediatrician's care of your newborn-general information about the neonatal care costs component of your maternity admission

When your baby is born they will be referred to a paediatrician accredited to provide neonatal care at the private hospital you choose for your maternity admission.

Your paediatrician's fees are a necessary cost of your newborn's delivery and stay in the hospital. These fees will be billed separately to your obstetrician's or the hospital's billing.

Can I know who our paediatrician will be in advance?

For planned caesarean birth, your obstetrician will book a paediatrician to attend. Let your obstetrician know if you have an existing relationship with or a preferred paediatrician, as continuity of care and choice are important to many families. Sometimes, the paediatrician booked or requested is unable to attend for some or all of the baby's care and another paediatrician will be asked to step in. When urgent attendance is needed, the nearest most available paediatrician may attend.

It is not possible to know with certainty who your paediatrician will be until birth.

This document is designed to give you general information about paediatric billing. If you are worried, concerned, or otherwise wish to have further information, contact the rooms of the paediatricians accredited to provide neonatal care with your hospital.

These paediatricians practice in sole or group practices and their billing policies and out of pocket costs may differ. Staff can answer your questions and advise on gaps and billing policies for their paediatrician/s.

How do I find out the contact details for paediatricians accredited with my hospital?

Check the hospital websites or phone the hospital for contact information for accredited paediatricians.

Each hospital will have around 5 or 6 paediatricians accredited to care for neonates

Burnside War Memorial Hospital:

https://www.burnsidehospital.asn.au/services/maternity-obstetrics/paediatric-care/

Phone: (08) 8202 7222 or email: mail@burnsidehospital.asn.au

Calvary Hospital, North Adelaide:

https://www.calvarycare.org.au/north-adelaide-private-hospital/doctors-and-health-professionals/find-a-specialist/

Phone: 8239 9100. (Search for General Paediatrics)

Paediatric Billing Basics:

Medicare substantially rebates most neonatal care invoice payments but there may be a gap.

Health fund cover applies only when a baby is admitted to the hospital nursery for medical reasons (or when a family is not eligible for Medicare).

Medicare provides rebates for the care of non-admitted newborns (most newborns).

This care is provided as these babies room in with mum during their stay in the hospital.

Your Private Health Fund normally covers a substantial portion of the cost of any admitted care for your baby.

Only a few babies need nursery admission. Your fund will not process a standard claim without baby's Medicare number.

The Gap (Out-of-pocket-costs) associated with your paediatrician's fees: Fees are usually set to cover the actual costs of care of your baby in hospital and to ensure that private paediatric services in neonatal care remain sustainable. A portion of the fees may not be covered by standard *Medicare* or health fund rebates and this portion is the *standard out-of-pocket cost* ("gap"). In many practices the gap is capped.

The standard gap is often further reduced by Medicare Safety Net rebates so that their final gap is very small.

<u>Paediatricians may have different billing policies:</u> Some approaches to *out-of-pocket costs* ("gaps") include:

- · The "gap" as a set amount irrespective of the nature of the initial attendance, with costs averaged across families
- · Different "gaps" depending on the nature of your paediatrician's initial attendance to your baby:
 - i) the least cost (and smaller gap) is involved for initial attendance after normal vaginal delivery
 - ii) additional costs (and an intermediate gap compared to normal vaginal delivery) are involved with attendance at a <u>planned</u> elective procedure (e.g. elective Caesarean section)
 - iii) highest gap (as costs are highest) where the attendance is urgent, out of hours, unplanned or an emergency
- · No gap if your paediatrician's practice style and services involve lower costs.

The Invoice -how much will this be?

- · Most billing policies require that the invoice is paid and then all applicable Medicare rebates are then claimed.
- The invoice amount will normally reflect the length of stay in hospital and the particular health needs of your baby but the gap would usually be capped and independent of how many times your baby is seen.
- · Your paediatrician is responsible for your baby's care 24 hours a day. They will generally visit to check on baby each day. Some checks will be very brief whilst others will be more involved. Your paediatrician will speak with the midwives by phone or on the ward about your baby's progress or any concerns. Any fees for these visits, in excess of the gap will be rebated fully by Medicare (or your fund if admitted).
- · When your paediatrician is sick or must be away, they will ask another paediatrician to cover their responsibilities for their referred babies. This *locum* paediatrician will send a separate invoice to you for their care. *Locum* invoices usually involve minimal or no gap components.

No Private Insurance? If you do not have family health insurance, the admitted care will be invoiced to you. *Medicare* will provide some rebates for admitted care. If you are worried about managing the cost of baby's admitted care, talk with your paediatrician's practice manager about likely fees and your paediatrician about options such as transferring to a public neonatal unit. (Family **Ambulance Cover** will be important if cost is an issue).

Neonatal accounts are managed easily if:

- 1. Baby is enrolled promptly with Medicare.
- 2. Your family is registered for the Medicare Safety Net Scheme
- 3. You promptly notify your health fund of your newborn's birth.
- 4. You contact your paediatrician's practice if you have any questions or concerns about your their fees.

General considerations:

Fees are usually set to cover the actual costs of care of your baby in the hospital and to ensure the sustainable provision of excellent and evidenced-based private paediatric services in neonatal care. Fee and payment policies are normally established with care to ensure they are manageable for those families who choose to deliver in a private hospital.

This Information is provided by Paediatrics at Burnside to assist families to understand the likely costs of the Paediatrician's care for their newborn associated with maternity admission. The information is intended to be general and reflects our understanding of neonatal care billing practices amongst our colleagues but confirmation of specific information about billing policies should be requested from the various practices of the Paediatricians accredited to the hospital.