Cairns Anaesthetic Group

207 LAKE STREET CAIRNS 4870

Phone: 07 4044 6900 Fax: 07 4041 0930 email: cag1@bigpond.net.au

INFORMED FINANCIAL CONSENT

This form is to advise you that there will be an account for your anaesthetic for your upcoming operation.

The account is claimable from Medicare and your Private Health Fund.

You will have "out of pocket" costs.

"Out of pocket" costs are those costs you will have to cover yourself after your health fund and Medicare pay all rebates.

Regardless of what your Health Fund advises you, there will be out of pocket costs, which is your responsibility.

With some health funds we are able to send the account direct to the fund and medicare.

A separate account will then be sent to you for your "out of pocket" costs.

Please contact our office for an estimate of fees and rebates. See reverse side of this form for details.

Please sign and take this form with you to hospital.

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Iand understand that I	will have out of poc		acknowledge I hav	e read t	he above	
I acknowledge that I I an estimate of anaes		unity to contact C	Cairns Anaesthetic	Group a	nd obtain	
Signature of Patient/Parent/Guare	dian		Date	/	1	

MORE DETAILED EXPLANATION:

Your anaesthetist is a Specialist Doctor who provides you with a service independent of that provided by the surgeon. For this there is a separate fee. Usually you will be sent an account after your operation. **Some situations require up front payment.** This fee is separate from any other fees for the surgeon, hospital or day surgery centre. Patients are not charged differently according to their fund or insurance status.

Health Funds

Please be aware that no matter what your health fund advises in almost all cases there **WILL** be out of pocket costs.

Funds have an option to pay higher rebates (Gap Cover) to everyone on every occasion where prior knowledge of costs exists. Most do so. Some funds however choose to rebate less than others or limit rebates in certain circumstances. This is entirely up to the fund and has nothing to do with the doctor.

Why only an estimate?

The anaesthetic fee is made up of several components based on –

- 1. The surgical procedure.
- 2. The time taken.
- 3. Modifying factors for age, illness, nerve blocks, blood transfusions & a number of other procedures that may or may not be performed.

It is thus not feasible to give an accurate estimate ahead of time.

Why are there gaps to pay?

The Government sets Medicare rebate levels based on available budgets. The rebate is **NOT** a reflection of how much the service is worth, merely how much of the budget the government has decided to use for rebates.

What is a fair & reasonable fee?

The only group who has actually conducted studies of practice costs and incomes to determine fair fees is the Australian Society of Anaesthetists (ASA). The ASA fee is what anaesthetists should be charging.

The **health funds** independently set their Gap Cover rebates with upper limits sets by the government. Again this rebate is **NOT** an agreed fair and reasonable fee for the service, merely how much the fund has allocated out of their budget to repay you while maintaining their profit margins. This rebate is almost always less than 50% of the ASA recommended rate.

When Medicare first began, the rebate was reasonable and most doctors charged just the rebate. Since then, the funds and government have not increased the rebates in line with the CPI, with costs of running a practice or paying staff. When doctors have charged just the rebate some funds have responded by dropping their rebates even lower! Thus few anaesthetists are now able to charge just the rebate.

A more accurate estimate.

Please phone, fax or email the rooms for a more accurate estimate of fees.

In order to this more accurate estimate you may need information filled in below by the surgeon.

Surgeon
 Date of Surgery
 Planned Operation
 Estimated duration of Surgery

 (Fill in if surgery is likely to be longer than usual time for this type of operation – otherwise you can leave blank)

For more information about fees and rebates contact the Cairns Anaesthetic Group

Email: cag1@bigpond.net.au Mail: PO Box 7380, Cairns QLD 4870

Phone: 07 4044 6900 **Rooms Address:** 207 Lake Street,

Cairns QLD 4870