

# Fixed-fee Surgery

## *Frequently* Asked Questions

### 1. Who *qualifies* for fixed fees?

Private-paying patients (no medical aid / insurance OR choosing to pay cash).

### 2. What does *private-paying* patient mean?

A private-paying patient is someone who pays for their procedure and hospital stay themselves, upfront. You may fall in this category if:

- You don't have medical aid or health insurance
- Your medical aid benefits don't cover the procedure
- Your medical aid benefits for the year are exhausted
- You have a hospital plan / partial health insurance / that only covers part of your treatment
- You opt to be a cash-paying patient

### 3. Are doctor's and specialists' fees *included*?

No. Specialists / surgeons and anaesthetists are independent providers and charge patients separately.

### 4. What does *hospital cost* mean?

It covers services and medical supplies provided by the hospital during your in-hospital stay, such as accommodation (your ward or room), nursing care, theatre time, standard medication and general medical supplies, such as wound dressings or protective gloves.



**Important: It excludes any costs charged by independent doctors or other healthcare practitioners such as physiotherapists or dietitians.**

### 5. What does the *length of stay* (LOS) cap mean?

Each procedure has a typical or standard length of stay in hospital, based on what most patients need to recover safely. This is known as the length-of-stay (LOS) cap. Your fixed fee covers you for exactly the standard number of days LOS cap. If you need to stay longer, an extra daily hospital fee is charged.



**Important: Recovery is individual. Some patients may go home earlier, while others may need longer.**

### 6. What is *included*?

Your fixed fee covers core hospital services for your stay, including:

- Hospital stay (for a set number of calendar days)
- Nursing care
- Theatre time
- Standard ward and theatre consumables (medical supplies, such as bandages, syringes, surgical gloves)
- In-hospital medication related to the procedure

### 7. What is *excluded*?

The following costs are not included from the hospital cost estimate and will be billed separately:

- Surgeon and anaesthetist fees (they are independent practitioners)
- Radiology, such as X-rays, CT, MRI
- Pathology, such as, blood work, biopsies, labs
- Prosthetic devices or implants
- Mobility aids, such as crutches, braces, wheelchairs
- Take-home medication

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### 8. What happens if I *stay longer* than the LOS cap?

If your hospital stay exceeds the set length of stay (LOS cap), a fixed daily surcharge (fee) will apply for each additional day of your stay.

### 9. Will I get *money back* if I am discharged earlier than the LOS cap?

No. The fixed fee remains the same, even if you are discharged earlier than the LOS cap.

### 10. What if my procedure is *cancelled*?

- If your procedure is cancelled, we will help you reschedule or arrange a refund.
- If you were already admitted, you may be charged for any care provided up to the point of the cancellation.

Your hospital team will guide you through the process.

### 11. What if a *complication* occurs?

If a complication occurs and you require additional care, such as extra tests, a higher level of care (i.e.: high care or ICU), or a longer hospital stay in hospital, these costs will be billed in addition to your fixed-fee rate:

- Additional days and / or higher-level care beyond the LOS cap will be charged at the hospital unit's daily rates.
- If you need to return to theatre, your entire stay will be billed on a fee-for-service basis.
- Any outstanding costs will need to be settled by you at discharge.

### 12. Can I use this *fixed-fee option* if I have medical aid?

Yes, but only if your medical aid benefits are exhausted or your medical aid benefits do not cover the procedure.

### 13. Are emergency admissions *eligible*?

No. Fixed fees are only for planned procedures.

### 14. How do I get a *quote*?

Check that the procedure you are requiring is on the fixed-fee list. Then, contact your preferred Life Healthcare hospital for more information and further assistance.

### 15. Is *pre-admission testing* included?

No, any tests needed before you are admitted are not included in the fixed-fee and will be charged separately.

### 16. When must *payment* be made?

The full amount on the cost estimate must be paid upfront before admission.

### 17. What if my procedure *is not* on the list of private fixed fees?

- If your procedure is not listed, it simply means a fixed-fee package is not currently available for it yet.
- You can still have the procedure with us – we will provide a standard hospital cost estimate based on the planned treatment specified by your doctor.
- An upfront payment will still be required before admission, which may include a deposit to cover any additional care not planned for.
- Please contact your preferred Life Healthcare hospital for assistance with this process.

