

**Mr Raymond Yap**

MBBS, BMedSci, MSurgEd, FRACS, FCSSANZ  
Colorectal and General Surgeon  
Laparoscopy, Robotics, TEMS/TAMIS, taTME  
Open Access Colonoscopy & Gastroscopy  
Colorectal Cancer, Diverticulitis, IBD  
Haemorrhoids & Anorectal Disease

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**INFORMATION REGARDING OUT OF POCKET COSTS**

This information sheet is intended to provide some information regarding your out of pocket costs related to the treatment by Mr Raymond Yap, Colorectal and General Surgeon. Due to the current circumstances, Mr Raymond Yap limits his out of pocket costs to aid in your speedy treatment and recovery. A quotation could not be provided due to urgent nature of your surgery, however, your out of pocket for this upcoming operation would have never been more than \$500. A final costing has now been provided to you. There may be other out of pocket costs from the hospital, or other doctors involved in your care such as the assistant surgeon and anaesthetist. These parties should provide you with separate information in regards to their fees.

**WHY IS THERE AN OUT OF POCKET COST?**

Unfortunately, the cost of medical defence insurance, as well as increasing costs secondary to inflation have markedly increased over the last few years. Until very recently, insurers and the Medicare benefits schedule had frozen their remuneration, meaning that these had not kept up with increasing costs. Your medical insurance covers for the cost of your hospital bed and related services in hospital, unless there is a stated excess or other conditions on your policy. We advise you to check this advance with your health insurer. We use direct billing arrangements with almost all of the major health insurers, which reduces the out of pocket cost, and your quotation reflects this reduction.

**MR RAYMOND YAP****GENERAL AND COLORECTAL SURGEON**