

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

Please find enclosed a quotation for the cost of your medical care during your upcoming treatment in hospital. This quotation is designed to allow you full information, in advance, of any out of pocket costs relating to the care from Mr Raymond Yap. Other doctors attending to you including the assistant surgeon and anaesthetist will provide you separate information regarding their costs. These costs are intended to act as an estimate and there may be times, due to unforeseen circumstances, that these costs either are increased or decreased.

Please ensure that your health cover will cover your proposed procedure by calling them as this is your responsibility. Unfortunately, there are many health insurance policies that have significant exclusions.

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.

WHAT DOES MY QUOTATION INCLUDE?

Your quotation includes the cost of your projected care, including all visits on the ward and return visits to the rooms for a period of 4 weeks after surgery for normal follow-up. In addition, it also includes my availability, or in my occasional absence, the availability of a suitably qualified surgeon during your inpatient stay.

If you feel that this quotation will cause you undue financial difficulties, or have any questions in regards to this, please feel free to contact me, preferably well in advance of your surgery.

MR RAYMOND YAP

GENERAL AND COLORECTAL SURGEON