

## FINANCIAL INFORMATION SHEET

Dr Zilko aims to provide a premium quality service in a transparent financial manner. This information sheet aims to assist you in identifying the costs that may be involved in your care, as medical fees in the private healthcare sector are ultimately your responsibility. If you are in doubt, you should always check with your insurer to work out if, and for how much, you are covered for medical services so you can decide if you can afford the treatment involved. At times, medical fees will be greater than the rebate provided by Medicare or your health insurer, and in this case you will be required to pay the difference between the rebated amount and the medical fees (this difference is known as the “gap”).

### **WorkCover / Insurance Commission of Western Australia / Veterans' Affairs**

Dr Zilko accepts payment from these organisations for your treatment, including clinic and surgical fees. The same should apply to hospital fees and the fees of other health providers, although you should check this with individual providers if in doubt. The costs of X-rays, other medical imaging and orthotic devices are normally fully covered.

### **Outpatient Clinic Appointments (for each new referral/problem)**

- \$180 for a first appointment (Medicare patients will get \$72.75 back)
- \$90 for second/subsequent appointments (Medicare patients will get \$36.55 back)

The above fees will be charged for appointments that you do not attend or that are cancelled within 24 hours of the appointment time. If you are late for an appointment, we cannot guarantee that Dr Zilko will be able to see you and the above fees will still apply. Please note that WorkCover and ICWA insurers do not cover cancellation or late attendance fees, which are your responsibility. Medicare will also not make any contribution to a non-attendance fee, and you will be liable for the full clinic fee if you don't attend.

Your first clinic appointment following an operation is included for free, and at times some other follow-up appointments after fracture surgery may also be included, but normal fees usually apply from six weeks post-operatively.

### **Surgical Procedures**

For operations, Dr Zilko may charge a gap, and this must be paid before the surgery.

If a gap for a surgical procedure is payable, we will inform you prior to your operation and provide a written quotation. If the procedure turns out to be considerably less or more involved than originally anticipated, the actual gap may be different from the quoted gap (this is uncommon). During operations, implants such as joint replacements, plates and screws, or suture anchors may be required. Nearly all such items are fully covered by your insurer, but if you are an uninsured patient these implants will be charged to you.

**Anaesthetists:** most of Dr Zilko's anaesthetists do not charge a gap for HBF members, but may charge a gap for patients with other private health funds (excluding Workcover, ICWA or Veterans' Affairs patients). We can let you know who your anaesthetist is and you can check with them whether a gap will apply.

**Surgical assistants:** Dr Zilko's assistant doctors will rarely charge you a gap, and will usually bill your insurer directly. If there is no rebate available from the insurance company for their services, they will bill you directly in which case there is no rebate available for this fee and it is your responsibility.

## **Other Services**

*Other Doctors:* occasionally whilst in hospital it will become necessary to ask other medical practitioners to be involved in your care. These doctors set their own fees and should let you know if a gap is payable, although Dr Zilko has no control over this.

*Therapy and Rehabilitation:* physiotherapy may be an important part of your treatment. For privately insured patients, often your extras insurance will cover a portion of these fees, but there is usually a gap.

*Orthotics:* many operations performed by Dr Zilko require the use of a walking boot or post-operative surgical shoe. Dr Zilko will determine the type of device required for your operation, and will usually supply and fit it pre-operatively. The costs for orthotic devices are:

- Surgical shoe - \$50
- VACOCast boot - \$280
- VACOPed Achilles boot - \$380

Depending on your level of extras cover, you may be reimbursed part of the cost, but there is usually a gap payable. If you require a plaster to be changed or placed in the post-operative period, an orthotist or physiotherapist will do this and they usually charge a gap.

*Medical Imaging:* you may require X-rays, ultrasounds, CT scans, MRI scans, injections or other imaging techniques. The radiology clinics can provide you with details of the costs, but most imaging services will generate a gap. During some operations, especially for fractures and total ankle joint replacements, X-rays are taken intra-operatively and you may be charged a gap by the radiology company.

*Forms & Reports:* Dr Zilko is willing to assist you with the completion of insurance and other forms if requested, though a fee for this service is payable upfront. The fee varies depending on the complexity of the documentation and the time taken to complete it. A quote can be provided.

*Information accurate as at 1 January 2018.*