



MOUNT CARMEL HOSPITAL

Part of Mount Carmel Medical Group



Overall Costs of Having Your Baby at Mount Carmel Hospital

There are three elements to the overall cost of having your baby at Mount Carmel Hospital.

1. Mount Carmel Hospital Maternity Care
2. Consultant Obstetrician Fees
3. Ultrasound Scans and Phlebotomy

1. Mount Carmel Hospital Maternity Care

Mount Carmel Hospital fees include:

- Accommodation for mother and baby
- 24/7 Nursery Baby Care
- Delivery Fee
- Paediatrician and Anaesthetist On-Call Fee
- Epidural
- Pharmacy, Physiotherapy & Laboratory Test Charges

Health Insurance

If you have health insurance, maternity benefits are provided by the main Private Health Insurance Providers. The actual benefit amount varies with each insurer, the plan or scheme type.

Benefits currently range from **€2,275** up to **€4,000**. The maternity benefit of **€4,000** shown below is for illustrative purposes only and is the current benefit available under VHI Plans 'Family Plan Plus' and 'Plan B Parents and Kids' (from 01.01.10); Quinn Healthcare 'Essential Plus' (from 01.09.09), Hibernian Aviva 'Level 2 Hospital' and 'Level 2 Everyday', ESB Medical Provident Fund 'Extra Benefits' (from 01.05.10) and

St. Paul's Garda Medical Aid Society (from 01.05.10).

We recommend that you contact your insurance provider to determine the maternity benefit to which your policy entitles you.

Payment Options

Mount Carmel Hospital offers a choice of payment options for Hospital fees: you can pay your relevant Hospital fee in full, less any Maternity Benefit, three months before your due delivery date or, you can opt for our instalment plan. The instalment plan gives you the choice to pay your relevant Hospital fee, less your Maternity Benefit, in equal monthly payments.

The number of monthly payments can range from a maximum of six to a minimum of three depending on when you start payments, but must be completed before your due delivery date. You can claim tax relief on either payment option at the standard rate of tax.

Tax Relief

Tax relief at the standard rate of tax (currently 20%) is allowable for costs incurred for providing routine health care. You can download the MED 1 Health Expense Claim form at www.revenue.ie/forms/med1.pdf.

Patients are requested to verify their own taxation entitlements with the Revenue Commissioners.

Example Cost

The table below outlines the costs and illustrative deductions for Mount Carmel Hospital fees only (non c-section deliveries).

Caesarean Section

Mount Carmel Hospital has direct settlement arrangements with the following Private Healthcare Insurers for c-sections:

- VHI (Voluntary Health Insurance)
- Quinn Healthcare (Formally BUPA)
- Hibernian Aviva Health
- ESB Medical Provident Fund
- St Paul's Garda Medical Fund, Prison Officers Medical Aid and Army Medical

Important Notes (C-Section)

A. Private Insurers will settle procedure and accommodation costs (excluding consultant's fees and baby care) directly with the Hospital. If you have a c-section, baby care is charged separately at €177 per night.

B. If you do not have health insurance, c-section Hospital Fees are:

- Private €6,734
- Semi-Private €5,889

Baby care of €177 per night is charged separately, the usual length of stay following a c-section procedure is 5 nights.

For further information, please call Maternity Services Information on (01) 406 3401 or email us on maternity@mountcarmel.ie

Mount Carmel Hospital Maternity Care costs excluding consultant, ultrasound and phlebotomy charges.

Length and Type of Stay	2010 Mount Carmel Hospital Fees	Maternity Benefit – Private Insurers*	Fees payable to Mount Carmel Hospital**	Optional Six month payment plan (monthly payments)	Tax relief at Standard Rate	Actual Cost of Mount Carmel Hospital Fees net of Maternity Benefit and Tax Relief
1 Night Semi-Private	€4,000	(€4,000)	€ 0	€ 0	(€ 0)	€ 0
2 Night Semi-Private	€4,790	(€4,000)	€ 790	€132	(€158)	€ 632
3 Night Semi-Private	€5,390	(€4,000)	€1,390	€232	(€278)	€1,112
1 Night Private	€4,800	(€4,000)	€ 800	€133	(€160)	€ 640
2 Night Private	€5,490	(€4,000)	€1,490	€248	(€298)	€1,192
3 Night Private	€5,990	(€4,000)	€1,990	€332	(€398)	€1,592

*VHI Plans 'Family Plan Plus' and 'Plan B Parents and Kids', Quinn Healthcare 'Essential Plus' and Hibernian Aviva 'Level 2 Hospital' and 'Level 2 Everyday', ESB Medical Provident Fund 'Extra Benefits' and St. Paul's Garda Medical Aid Society.



MOUNT CARMEL HOSPITAL

Part of Mount Carmel Medical Group



Overall Costs of Having Your Baby at Mount Carmel Hospital

2. Consultant Obstetrician fees

Consultant Obstetrician fees range from €3,000 to €3,800. Consultant fees are billed directly by your chosen consultant. These costs qualify for tax relief at the standard rate.

3. Ultrasound Scans and Phlebotomy

Ultrasound Scans are carried out throughout the pregnancy cycle. The obstetrician will decide with you on the recommended frequency and scan type for your pregnancy. A typical pregnancy will require three scans at a cost of €180 each.

Mount Carmel Hospital offers additional 3D and 4D scanning services should you choose to avail of them.

Phlebotomy

Blood tests are carried out throughout the pregnancy cycle. Typically, there are standard tests taken at 12 weeks and 30 weeks. Tests carried out in Mount Carmel Hospital are charged as follows:

- 12 Week Blood Test €185
- 30 Week Blood Test €67

These items are billed by Mount Carmel Hospital as they are carried out. These costs also qualify for tax relief at the standard rate.

Other Potential Costs

Standard Baby Care

Standard Baby Care is included in the 1 to 3 night accommodation options and includes overnight nursery care if chosen. If additional nights are required then a charge of €177 per night applies.

Special Care Baby Unit

If your baby is admitted to the Special Care Baby Unit (SCBU) by one of the consultant paediatricians, a charge of €600 per night applies. If you have private health insurance, your insurance provider will cover this charge in addition to any maternity benefit.

Additional Nights

For stays longer than your selected package, the following charges will apply:

- Standard baby care
€177 per night
- Semi-private accommodation
€450 per night
- Private accommodation
€585 per night