BEFORE ADMISSION

A hospital estimate is a forecast, not a promise

Eight things to check and six questions to ask. Five minutes before admission saves hours at discharge.

Swipe →

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KNOW YOUR DOCUMENT

Estimate, package or pre-authorisation

ESTIMATE	Expected cost for a typical case. Indicative; final bill can differ
PACKAGE	Fixed price for a defined stay. Firm for inclusions; extras billed separately
PRE-AUTH	Amount the insurer has approved so far. Can be revised during the stay

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CHECK FIRST

Room, stay, inclusions, exclusions

1. **Room category**
   Many charges move with it. What if that room is unavailable?
2. **Length of stay**
   Days covered, ICU days, and the cost of each extra day
3. **Inclusions**
   Surgeon, anaesthetist, theatre, medicines, tests, physio: ask for a list
4. **Exclusions**
   Implants, blood products, high-value medicines, complications

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CHECK NEXT

Implants, medicines, deposit, insurance

1. **Implants and devices**
   Which options exist, their prices, which one is assumed. In writing.

2. **Medicines and consumables**
   Included or on actuals? A large share in long stays and cancer care

3. **Deposit and payment**
   Advance required, when interim bills come, how refunds work

4. **Insurance fit**
   Room-rent limit, sub-limits, co-payment, non-payable items

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ASK THE COUNSELLOR

Six questions for the billing desk

- What is the most common reason bills exceed this estimate?
- What happens to the price for one more day, or an ICU day?
- Will I be told before any major change in cost?
- Which items will my insurer probably not pay?
- Who do I call during the stay with a billing question?

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WHY BILLS DIFFER

Where the surprises come from

- Longer stays and ICU days
- Room upgrades
- Complications, extra tests, slower recovery
- Items outside the estimate

Ask for a range rather than a single figure if possible.

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FOR HOSPITALS

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A clear written estimate, with inclusions, exclusions and a named contact, prevents most disputes at discharge. It is one of the cheapest trust investments a hospital can make.

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READ THE FULL GUIDE

Reading a hospital estimate, in full

- All eight checks explained
- Whether an estimate is binding
- What deposit to expect and how refunds work
- gauravphogat.com/hospital-estimate-before-admission

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