

## Uninsured Clients – Hospital and Physician Fees

Midwives are paid by the Ministry of Health even if you do not have a valid Ontario Health Card. While we always want women to have normal, vaginal deliveries, we cannot predict which women will need extra assistance. All clients without a valid health card must plan financially for the most expensive outcome.

<p><b>Trillium Health Partners, Mississauga Hospital (Queensway/Hurontario)</b>          For a normal, vaginal delivery in hospital, you will be charged for a one day stay. For a c-section, you will be charged two or sometimes three days. There is a discount if you are a permanent resident or Canadian citizen. You can speak with the Finance Department to work out a payment plan if you cannot pay the full bill immediately.          If your baby is not eligible for an Ontario Health Card, there will be another hospital fee.</p>	<p>\$2875/day           \$1150/day          PR or          citizen          \$1020/day          for baby</p>
<p><b>Prenatal consultation with an obstetrician</b>          If your pregnancy, labour and birth remain low risk, you will not need to see a doctor. If a higher risk situation develops, midwives will involve a doctor in your care. Fees vary depending on what the consultation involves. If we need to transfer your care to an obstetrician, he or she will require a \$4000 deposit upfront that will cover all doctors' fees, including anaesthesia; you may get some of this money back.</p>	<p>\$100 to          \$4000</p>
<p><b>Prenatal consultation with the Diabetes Management Centre</b>          If you develop gestational diabetes, you will go to the hospital's clinic for assessment, education and monitoring of your blood sugar. If you require medications to control your blood sugar levels, you will need to transfer to an obstetrician for the rest of your care. If there is a transfer of care, the obstetrician will require \$4000 deposit up front.</p>	<p>Initial visit          fee: \$350           Follow-up          visits: \$75</p>
<p><b>Obstetrician delivery</b>          If the midwives consult with a doctor who then delivers the baby, the doctor will have a fee to pay also. Doctors are not paid by the hospital and their services are not included in the hospital's fee. Depending on the type of delivery, doctor fees vary. There will also be a fee for a second doctor who helps the OB in the delivery for a c-section.</p>	<p>\$1000 to          \$3000</p>
<p><b>Epidural in labour</b>          If you choose or need to have an epidural in labour, an anaesthesiologist starts it. Like an obstetrician, the anaesthesiologist has a fee separate from the hospital fee. This doctor requires cash payment at the time of the procedure.</p>	<p>\$600          (cash)</p>
<p><b>Anaesthesia for C-Section</b>          If there is a planned c-section, or if it is determined that you will need to have a c-section once you are already in labour, the anaesthesiologist will attend the surgery, provide pain relief and monitor your vital signs. If you already have an epidural in place, there will be another fee for returning for surgery (\$600 for the labour epidural, plus \$600 for monitoring in the operating room).</p>	<p>\$600          (cash)</p>

**Please have \$1200 cash available at the time of delivery.  
Determine in advance ATM limits and plan accordingly.**

**Worst case financial scenario example**

A woman plans to have a normal vaginal delivery at home, but labour does not progress. The woman moves into hospital with the midwives (\$2875 hospital fee). The midwife consults with an obstetrician, who orders medications to make the contractions stronger (OB consult fee \$100-\$300). An anaesthesiologist puts in an epidural (\$600). After several hours, there is still no progress and the baby is born by c-section (\$2000 obstetrician, \$500 doctor to assist in surgery, \$600 anaesthesiologist, \$2875 second day hospital fee, \$2040 baby hospital stay for 2 days).

Hospital fee: \$5750 (2 day stay)

OB consult fee: \$300 (before decision to go to c-section)

Epidural in labour: \$600 (cash)

OB delivery: \$2000

Assistant doctor: \$500

OR anaesthesia: \$600 (cash)

Baby's hospital fee: \$2040 (2 day stay, if baby is not eligible for an Ontario Health Card)

Total: \$11790

**Best case financial scenario example**

Normal delivery at home with midwives: \$20 or less for supplies.

**Note: Lab fees for prenatal tests and ultrasounds are not included here.  
Routine testing usually costs about \$300; follow-up testing may be more.**

<p><b>East Mississauga Community Health Centre</b> May be able to take you as a patient and help with fees and non-pregnancy related health concerns. Not everyone will qualify for service.</p>	<p>(905)602-7723 eastmississaugachc.org</p>
<p><b>LAMP Community Health Centre</b> As above, for Etobicoke residents.</p>	<p>(416)252.6471 lampchc.org</p>
<p><b>Planned Parenthood of Toronto</b> As above, for patients under age 29.</p>	<p>(416)961-0113 ppt.on.ca</p>
<p><b>Trillium Health Partners Finance Department</b> To arrange hospital fee payment plans.</p>	<p>(416)521-4040 In person 8:30-4:30 Monday to Friday near the Family Care Centre.</p>
<p><b>Service Ontario</b> For information about Ontario Health Cards.</p>	<p>(416)314-5518 ontario.ca/health-and-wellness/health-cards</p>