Actual Hospital Bill for Normal Delivery â?? Thomson Medical vs. Mount Alvernia vs. Mount Elizabeth

Description

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Many have asked â?? why not go the public route? Wouldnâ??t it cheaper?

The short answer is yes, especially since you donâ??t have to pay for doctor fees when you deliver in a public hospital.

But we decided against it because after seeing our friendsâ?? experiences (NUH, KKH and SGH), we felt that the **longer waiting time** and the fact that **you wonâ??t get a dedicated gynae to see you through your pregnancy** was not what we wanted.

Childbirth is already one of the hardest and most painful experiences for a woman. If money can help to make the journey more comfortable and ease that pain or stress, then we felt that it is worth paying for.

Click here to read how much it cost my friend to deliver as a private patient in KKH. TLDR: the bill doesnâ??t differ by much, but the experience does.

Even though weâ??re more experienced this time round â?? it being our second child â?? my husband and I still opted to go the private route for the following reasons:

- **shorter waiting time during each OBGYN consult**
- **ability to choose our doctors**
- **greater comfort**

The first two factors were the most significant. Being pregnant in a year of mass layoffs meant that I was doing the work of 3 people in my company, so even with an MC, it wouldnâ??t have made a difference because I was already working overtime so often.

Which was why going with a gynae near our house that allowed us to be done with each monthly / bi-weekly consult within 1.5 hours was a game-changer. If this is your first pregnancy, I highly recommend this as well, because it made a lot of difference compared to my first pregnancy where our gynaeâ??s

clinic was located at the other end of the island.

The public route may be cheaper, but you will likely end up **paying more in terms of your time** and **wonâ??t get a dedicated gynae** who will see you throughout your pregnancy â?? which was why we didnâ??t even consider this. However, if you need to save, then going via NUH, KKH or SGH could be a lower-cost option.

How much did we pay for TMC?

As we were worried about COVID19, we wanted a hospital that didnâ??t handle general cases so that there wouldnâ??t be a chance of catching it during our stay.

Only TMC fit this bill; not that we minded anyway, given how the quality of care we experienced at TMC the last round with our firstborn was exceptionally memorable â?? so much so that I still even remember the names of the nurses who were in the delivery ward with me even though 3 years have passed.

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After deducting from MediSave, our out-of-pocket cash expenses amounted to ~$7,000. (In 2018, this was $6,000). On hindsight, I wish hadnâ??t opted for so many medications, as I didnâ??t end up finishing them anyway. Based on the itemised bill that TMC sent us, that decision could have lowered our bill by another ~$500.

You can view the latest rates and packages for TMC here.

Of course, if youâ??re wondering how the bills among the private hospitals stack up, hereâ??s more details to help you make a decision.

Actual Hospital Delivery Bills (June â?? July 2021): Thomson Medical vs. Mount Alvernia vs. Mount Elizabeth

I managed to gather the actual hospital bills across TMC vs. Mount. A vs. Mount. E as I had fellow mama friends who delivered close to my date (2 â?? 3 weeks before/after), so hereâ??s how they compare.

Do take note of the following:

- The bills are for normal delivery (not C-section)
- The cheapest total bill is for a (super brave) mama who delivered without epidural
- My bill is slightly skewed (medications), as I requested for more painkillers and domperidone
- Doctor fees vary significantly, as you will notice especially in the last 3 columns

A huge thank you to Mel, Hyun Jin, Kaiting, Shiyun and Sui Kim for sharing your bills for the purpose of this article.

Do note that your choice of doctors (OBGYN, anaesthetist and PD) will largely determine whether your final bill paid to the hospital is on the higher or lower end, as the hospital collects the fees on the doctorsâ?? behalf. This is why online estimates from other people who share their bill total isnâ??t a

good gauge, because even the cheapest hospital package can end up being the highest bill if the doctorsâ?? charges are on the higher side.

	Thomson Medical Centre			Mou
All fees in SGD	**Normal Delivery (2 epidurals)**	**Normal Delivery (1 epidural)**	**Assisted Delivery (2 epidurals)**	**Normal Delive (no epidural**
Hospital Bills				
Hospital Package	*Premier Single*	*1 bedder*	*Premier Single*	*St. Michael (Single)*
	2177	2403	2572	1888
Accommodation	1376	1100	1376	1816
Care Services	640	640	820	N.A.
Lab Fee	476	446	517	249
Companion Charge	*waived*	200	270	173
Total Hospital Package	**4669**	**4789**	**5555**	**4126**
Consumables (Not included in Hospital Package) *(these vary by individual and depends on the mother's ability to tolerate pain, complic*				
Medical Supplies	271	273	315	237
Procedure	400	777	498	
Equipment Usage	194	116	N.A.	N.A.
Medications	918	550	140	303
Pharmacy	3	3	3	
Total Consumables	**1786**	**1719**	**956**	**540**
Doctor Fees				
Gynaecologist	2889	3852	3392	4387
Anaesthetist	963	1016	856	N.A.
Paediatrician	856	663	642	642
Total Doctor Fees	**4708**	**5531**	**4890**	**5029**
Total Bill (before Medisave)	**11,163**	**12,039**	**11,401**	**9,695**

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In general (based on these bills), you may want to set aside about $7k â?? $10k in cash if you intend to go the private route.

To save more, sign up for the hospitalâ??s membership programme (if they have one) such as the FBI/SBI Initiative in TMC. Of course, donâ??t forget to use a credit card that will allow you to earn cashback / miles for hospital payments as well!

I hope these numbers help you to better make a decision on which hospital to deliver in ð??? have a smooth delivery!

With love,
Budget Babe

Category

1. Family
2. Insurance
3. Pregnancy

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