Actual Hospital Bill for Pregnancy Delivery in Singapore

Description

As a follow-up to my previous post where I estimated the bill sizes for delivery in various hospitals in Singapore, before deciding to go with Thomson Medical Centre given their affordability and other reasons detailed here.

I managed to gather the actual hospital bills for a few hospitals from my fellow mamas who had delivered close to my dates (2 â?? 3 weeks before / after), and hereâ??s how they compare:

Actual Hospital Bills (October â?? November 2018)

Mummyâ??s Bill:

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	Parkway East	TMC	KKH	MAH
Single bed (Day 1)	$3,042.99	$530.00	$499.00	$583.00
Single bed (Day 2)		$530.00	$499.00	$583.00
Ward (Discharge)		-	$125.00	-
Daily treatment fee (for 2 days)		$300.00	$300.00	$131.30
Delivery procedure with epidural		$1,983.00	$1,998.00	$1,659.00
Companion fee	$183.18	$200.00	?	$158.88
Clinical Consumables & Supply	$209.26	$186.00	$375.30	$649.21
Equipment Usage	$55.14	$100.00	-	$136.85
Laboratory Services	-	-	$60.00	$313.00
Medical Supplies	$25.26	$372.24	$284.30	-
Other Procedures	-	-	$356.00	-
Pharmacy	$129.96	-	-	$239.87
Total Hospital Charges	*$3,649.79*	*$4,201.24*	*$4,496.60*	*$4,454.11*
7% GST	*$255.49*	*$294.08*	*$314.76*	*$311.79*
Total Hospital Charges with GST	**$3,905.28**	**$4,495.32**	**$4,811.36**	**$4,765.90**

Gynae and anaesthetist fees have been excluded from the comparison as these service fees vary according to the professionals who are charging them. Between the few of us, our gynae fees ranged from $2000 â?? $3500, whereas the anaesthetist fees were from $700 â?? $775.

Do note that your choice of gynae and anaesthetist will also 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.

Babyâ??s bill:

Nursery bed charges (Day 1)	$446.73	$100	$125	$100
Nursery bed charges (Day 2)		$100	$125	$100
Nursery (Discharge)		-	$31.25	-
Baby Package (Maternity)		$360	-	$450
Clinical Consumables & Supply	-	-	$30.62	$15.84
Medical Supplies	$18.47	$92.50	$42.59	-
Diagnostic Imaging Services	-	-	-	$80
Equipment Usage	$1	-	-	$44.08
Laboratory Services	$147.68	$274	$222.40	$55
Labour Ward Procedures	$29.74	-	$127	-
Other Procedures	-	-	$170	$135
Pharmacy	$4.06	-	-	$5.85
Total Hospital Charges	*$647.68*	*$1,255.50*	*$1,203.87*	*$985.77*
7% GST	*$45.34*	*$87.89*	*$84.27*	*$69.00*
Total Hospital Charges with GST	**$693.02**	**$1,343.39**	**$1,288.14**	**$1,054.77**

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Similarly, Iâ??ve excluded paediatrician fees as the charges varied from $300 â?? $900+ for the bills I studied. Note that PD fees will depend on the PD you choose, and expect to pay more for the more popular ones.

In my previous post using estimates, I actually predicted that the order from most affordable to most expensive would be Parkway East â??> KKH â??> TMC â?? MAH, but as it turned out, the results were surprising.

	Parkway East	TMC	MAH	KKH
Quoted Estimate (Motherâ??s bill)	$3,734	$4,272.51	$3,581.29	â??
Actual Motherâ??s bill	$3,905.28	$4,495.32	$4,765.90	â??
Discrepancy with actual Motherâ??s Bill	$171	$222.81	$1,184.61	â??
TOTAL HOSPITAL + BABY BILL	$4,598.29	$5,738.71	$5,820.67	$6,040.65

**as of bills collected and studied in Oct â?? Nov 2018 from my friends*
***only normal delivery is considered. I do not have the figures for caesarean procedures as I did not experience it personally*
**** TMC has $100 less from the total combined bill due to their FBI discount, which was not included in my first table (due to them being the only hospital transparently showing that line item). My friendâ??s MAH bill already included the $100 discount off charges after her Ladies Card discount, so I was not able to see what was the original before when comparing.*

The key observation I realised was that while MAH may seem to have a cheaper quote for their single room package, **the actual bill differed by a large margin**. Iâ??m not too sure why, but based on the two MAH bills Iâ??ve studied, it seems like their consumables are charged at a much higher rate? At the end of the day, do also note that the amount and type of consumables you utilise during your

hospital stay may differ as every patient is different.

In this comparison, PEH came up as the cheapest among all the hospitals, but I cannot say for sure whether that is a consistent fact because two other mummies who had delivered earlier this year shared this on Facebook:



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Evangelineâ??s bill seems to suggest her TMC bill was approximately $6.5k (after you add back the MediSave), whereas Feliciaâ??s bill works out to be $7.2k. Unless the latter had a much gynae who charged $1000+ more for the same procedure (natural without epidural), it also seems like TMC might just be quite comparable to PEHâ??s charges as well in terms of affordability.

Anyway, if you were wondering whether going with KKH as a private patient will definitely be cheaper, I hope this article dispels that notion that it isnâ??t necessarily so. Much of it also depends on your gynae / anaesthetist / PD fees and how smoothly / complicated your delivery ends up being.

My friends who have delivered at KKH recently had their total bills range from $10k to $12k for a normal delivery. In fact, one of my friends who had previously delivered at KKH slightly over a year ago, has now decided to go with TMC for the delivery of their second kid, given that the prices donâ??t really differ by much!

Iâ??ve also included my actual bill with TMC here for reference, lest any of you are keen on potentially delivering there as well and want to know how much mine cost:



THOMSON MEDICAL 康盛

FINAL BILL

MDM [redacted]

[redacted]

BILL NO :
DATE :
ACCOUNT NO :
GST REG NO :

PATIENT NAME	HOSPITAL NO	EPISODE NO	ROOM NO.	PAYER TYPE
MDM [redacted]	62-03-16844-2018	1	523	MM

	AMOUNT
HOSPITAL CHARGES	
NORMAL DELIVERY W EPIDURAL (MUM) 1 BEDDED	1,983.00
ACCOMODATION	1,080.00
DAILY TREATMENT FEES	300.00
COMPANION CHARGE	200.00
MEDICATIONS	372.24
MEDICAL SUPPLIES	75.00
PROCEDURE	111.00
USE OF EQUIPMENT	100.00
FBI/SBI MEMBERSHIP PRIVILEGES - HOSPITAL CHARGES	-100.00
TOTAL HOSPITAL CHARGES	4,101.24
GST	287.08
TOTAL HOSPITAL CHARGES INCLUSIVE OF GST	4,388.32
DOCTOR FEES	
DR CHAN SHAW YAN (Operation Fee $775.00)	775.00
DR LOKE KAH LEONG (Attendance Fee $428.00, Operation Fee $2,140.00)	2,568.00
FBI/SBI MEMBERSHIP DISCOUNT - DOCTORS FEES	0.00
TOTAL DOCTOR FEES	3,343.00
GRAND TOTAL	7,731.32
MEDISAVE DEDUCTION	
HOSPITAL CHARGES	-1,625.00
DR LOKE KAH LEONG	-925.00
ANTE-NATAL SUBMISSION OF $1,210.00	
TOTAL MEDISAVE DEDUCTION	-2,550.00
MEDISAVE CLAIMED FROM:	
MDM [redacted] $ 2,550.00	
BALANCE AFTER DEDUCTION	5,181.32
DEPOSIT/PAYMENTS RECEIVED	
[redacted] Master Card	-2,881.32
Master Card	-2,300.00
TOTAL PAYMENT RECEIVED	-5,181.32
PAYMENT REQUIRED	0.00

ADMISSION DATE : 14/11/2018 00:29
DISCHARGE DATE : 16/11/2018 09:42
LENGTH OF STAY : 2.0
OPERATION TABLE : Z1

Thomson Medical Pte. Ltd.
339 Thomson Road, Singapore 307677
T +65 6250 2222 F +65 6253 4468
thomsonmedical.com

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Celebrating Life

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Thereâ??s also a second part to the bill, which is your babyâ??s bill. Hereâ??s mine from TMC:



THOMSON 康盛 MEDICAL

MDM [redacted]

FINAL BILL

BILL NO : [redacted]
DATE :
ACCOUNT NO. :
GST REG. No :

PATIENT NAME	HOSPITAL NO.	EPISODE NO.	RM NO.	PAYER TYPE
[redacted]	62-03-16872-2018	1	NURS	M

HOSPITAL CHARGES	AMOUNT
BABY PACKAGE	360.00
BABY CARE SERVICE	200.00
MEDICATIONS	14.40
MEDICAL SUPPLIES	78.10
MEDICAL LABORATORY FEE	274.00
PROCEDURE	329.00
FBI/SBI MEMBERSHIP PRIVILEGES - HOSPITAL CHARGES	-44.78
TOTAL HOSPITAL CHARGES	1,210.72
GST	84.76
TOTAL CHARGES INCLUSIVE OF GST	1,295.48
DOCTOR FEES	
DR LOKE HING LENG (Attendance Fee $342.40)	342.40
TOTAL DOCTOR FEES	342.40
GRAND TOTAL	1,637.88
MEDISAVE AND/OR INTEGRATED SHIELD PLAN/MEDISHIELD LIFE DEDUCTION	
HOSPITAL CHARGES	-800.00
DR LOKE HING LENG	-100.00
TOTAL MEDISAVE AND/OR INTEGRATED SHIELD PLAN/MEDISHIELD LIFE DEDUCTION	-900.00
MEDISAVE CLAIMED FROM :	
MDM [redacted]	$ 900.00
Medishield amount computed is less than or equal to the deductible: Member is not allowed to claim	
BALANCE AFTER DEDUCTION	737.88
DEPOSIT / PAYMENTS RECEIVED	
20/11/2018 [redacted]	-737.88
TOTAL PAYMENT RECEIVED	-737.88
PAYMENT REQUIRED	0.00

ADMISSION DATE : 14/11/2018 05:42
DISCHARGE DATE : 16/11/2018 09:41
LENGTH OF STAY : 2.0
TABLE OF OPERATION :

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Celebrating Life

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Our out-of-pocket cash expenses ended up being about $6000, which was much lesser than I had budgeted for initially (we had saved for the worst-case scenario: an emergency C-section, and I highly encourage that everyone do so because you really cannot predict what will happen during delivery). On this aspect, we got lucky as I had a really smooth and short labour (9 hours in total). The detailed itemised bill breakdown arrived in the mail about two weeks after I was discharged, and there wasnâ??t any surprising hidden fees so Iâ??m quite pleased about their transparency on this front.

I also received TMCâ??s Breastfeeding Essentials discharge bag (which I raved about in my previous article), and it is a gorgeous sleek diaper bag that I can foresee myself using for sure!



TMCâ??s Breastfeeding Essentials discharge bag

For those who are interested [illegible] hotos from my friend who delivered at Mount Alvernia a[illegible]





Call me superficial, but Iâ??m mighty pleased with my TMC discharge bag by far. Not only are the items super useful (I mean, a branded Hegen breastfeeding pump?! And calcium supplements? And breast pads? And milk boosting tea? And a nursing cover? I could go on and on, you get my gist), Iâ??m a suckler for the gorgeous black design of TMCâ??s diaper bag as well.

But the one I received has since been discontinued (Nov 2018 was its last month), and for mothers who are delivering in TMC from December 2018 onwards, TMC has just revealed this on their page as the revamped discharge bag:



squeals

This goodie bag makes me somewhat wish my baby was born in December or 2019 instead, LOL! TMC has truly outdone themselves this time. I mean, a nursing bra?! And milk-boosting cookies by Singapore Lactation Bakes, which Iâ??m also currently taking to boost my breastmilk supply?! And chicken essence!? And diapers?! And mittens?! And a baby bib?!

Iâ??m betting this new bag of goodies cost at least $300+.What a steal!

When it is time for my second kid, Iâ??ll most probably go back to TMC again for my delivery. Theyâ??ve given me nothing but a great experience for my firstborn.

P.S. Carpark issues? We visited TMC on various days and at various timings (1pm, 4pm, 10am and 12 midnight) and had no problems on all our visits, so there werenâ??t any concerns for us at all.

Disclaimer: During my stay, I was upgraded from a single room to a Premier Single by Thomson Medical Centre for my delivery due to availability.

Bill sizes frequently differ due to mostly gynae operation fees. Hospital packages form about half of the equation (sometimes lesser, depending on your gynae fees). The bill comparison between the four hospitals here are based on the bills I received from my friends who delivered during a similar period as me but may not be indicative of all bills, so I highly recommend that you book a hospital tour and get a bill estimate directly if youâ??re unsure. You can view my TMC hospital tour here.

A huge thank you to Allison aka Heartland Boy, Elaine, Estee and Karen for sharing your actual bills and parenthood journey with me as we all become first-time parents!

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With love,
Budget Babe

Category

1. Family
2. Pregnancy