

# Reasonable and customary fees



## Informative Document

Effective from 1 January 2024

This document applies to the Bupa Malta International, Private Hospital and Private Clinic plans.

### Out-patient fees

Family doctor clinic consultation / home visit:	€30
Family doctor consultation (Sundays / public holidays):	€35
Family doctor online consultation:	€25
Consultant:	€70
Consultant home visit:	€90
Therapist:	€40 limited to 10 sessions each membership year
Complementary therapist:	€40 limited to 10 sessions each membership year
Podologist:	€25 limited to 10 sessions each membership year
Psychologist / psychotherapist:	€45 limited to 10 sessions each membership year
Phlebotomy services:	€25

### Specialist fees

We reimburse specialist fees to the value of not more than the amounts shown below for treatments in Malta or in line with Bupa's equivalent schedules in the country of treatment and/or reasonable and customary charges whichever is the lower.

When admitted for surgery, the specialist fees for surgical procedures cover normal, routine post operative care on the day of surgery. The daily fee is payable for each day following the surgery which patients customarily take to recover. Extended stays beyond this period must be supported by a medical report from the attending specialist.

Attending to a client whilst being hospitalised	€105 daily
Supplementary benefit for major illnesses	€50 daily

We reimburse oncologist fees for clinical supervision and planning for the delivery of chemotherapy and/or systemic anti-cancer therapy as follows:

0-7 days	€160
1-14 days	€300
1-21 days	€450
1-28 days	€600
1-56 days	€655

### Surgery fees

We reimburse surgeon, anaesthetist, and radiologist fees for coded procedures to the value of not more than the amounts shown below for treatment in Malta or in line with Bupa's equivalent schedules in the country of treatment and/or reasonable and customary charges whichever is the lower.

Surgeon / Radiologist	1	2	3	4	5
Minor	€105	€120	€140	€155	€190
Inter	€220	€255	€300	€340	€400
Major	€500	€590	€730	€885	€1,050
Major plus	€1,130	€1,280	€1,355	€1,505	€1,650
Complex major	€1,725	€1,800	€1,935	€2,040	€2,142

Anaesthetists	1	2	3	4	5
Minor	€80	€80	€80	€80	€80
Inter	€110	€130	€140	€160	€170
Major	€210	€225	€280	€325	€380
Major plus	€420	€470	€500	€535	€590
Complex major	€695	€720	€915	€915	€1,045

### Multiple procedures for specialists:

When two procedures are carried out at one operation the maximum benefit payable is 125% of the most complex procedure.

When three (or more) procedures are carried out at one operation the maximum benefit payable is 140% of the most complex procedure.

### Multiple procedures for hospitals:

The theatre fee will be reimbursed at 100% of the most complex procedure; and 50% of the next most complex procedure.

When three (or more) procedures are carried out at one operation, an additional 25% of the third most complex procedure is paid.

### Unbundling:

Certain combinations of codes cannot be invoiced together for procedures performed by the same consultant, on the same Bupa customer, in the same setting on the same day. This is also known as 'unbundling'.

#### Some coding principles include:

- when one procedure is already included in another
- similar/identical procedures
- when a more appropriate code is available

If we receive an invoice for unbundled procedures for a patient's treatment on the same day in the same setting, we will only fund the highest value procedure in the unbundled combination.

Please refer to the membership guides for full details of cover, including any limitations or exclusions.

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