



Understanding my cost estimate

Introduction: an estimate, not a quote

This document aims to provide you with a financial estimate of the cost of your hospitalisation.

This estimate is based on *standard* procedures and hospitalizations. However, **all patients are unique, and therefore the care they receive is unique as well**. This is why we cannot calculate precisely the actual cost of your hospitalisation in advance: the final invoiced cost may vary depending on the actual length of your stay, the care and pharmaceutical products you receive, any complications and the severity of your condition.

If you are affiliated with a Belgian health insurance fund, although the fund covers a large part of the care cost, according to the legislation in force, there is always a portion payable by the patients (or by their private health insurance depending on the contract): the co-payment. The estimate given here therefore only provides you with an indication of the amount that will remain payable by you (or by your insurance company) and is by no means an exact quote. For more information on the legislation, please visit the [INAMI website](#).

A cost estimate is therefore not admissible in the context of a bill dispute.

Details of the various items

- Hospitalisation costs

These are fixed amounts per hospitalisation day. The amounts not covered by the health insurance fund are published on the [INAMI website](#). For patients without health insurance fund, the flat rate is adjusted every six months, on the 1st of January and the 1st of July.

- Additional charges for private or comfort+ rooms

These are additional charges for accommodation costs only, the amount of which varies according to the type and location of your stay (outpatient or inpatient at Botanique, Méridien or Léopold sites). These amounts are the same for all patients, whether or not they are affiliated to a health insurance fund.

- Pharmaceutical costs



This section covers the medicines and/or parapharmacy products you receive. For patients with a health insurance fund, this is the amount not covered by the health insurance fund (category D medicines and the patient's share of the cost of other medicines).

○ Medical equipment

This section covers other items than medicines supplied by the pharmacy, such as implants, prostheses, blood bags ... The health insurance fund's contribution varies depending on the equipment type.

○ Healthcare fees

This section covers all fees charged by healthcare providers involved in the care provided during hospitalisation (surgeon, anaesthetist, radiologist, physiotherapist ...).

Our institutions comply with the rates set out in the healthcare nomenclature and the legislation in force. No additional amount for a procedure performed within our establishments may be collected directly by a healthcare provider. A centralised collection system is organised by our institutions.

In private or comfort+ rooms, healthcare fees are increased by a maximum percentage of 300% of the rate set by the INAMI. This percentage will vary depending on the agreement you have with your doctor. Please note that the percentage applies to the total amount (part health insurance fund + patient's share). The entire additional charges are payable by you. If you have supplementary hospitalisation insurance, we advise you to check your policy's terms and conditions to avoid any surprises when you receive your bill.

○ Other expenses

All non-medical expenses are included in this section (known as 'comfort' expenses) and are entirely payable by the patient. See our [list of rates](#).

Hospitalisation insurance, after mutual insurance

If you have any questions about your hospitalisation insurance cover, please contact our Insurance Advice Team on 02/221 90 28 or by email: assurhospit@clstjean.be.

To find out more about your cost estimate, contact EMMAV (insurability)

- By email: emmav@clstjean.be
- By phone: 02/221 94 94