

## Information for Patients Giving Birth Without Canadian Health Insurance Coverage

If you **do not** have Canadian health insurance coverage, we understand that navigating fees can feel overwhelming. The information below is meant to help you understand the costs and payment process in advance.

### Understanding Hospital and Physician Fees

If you are **not** covered by a Canadian provincial, territorial, or federal health insurance plan, the combined cost of hospital and physician services for childbirth can be **up to approximately CAD \$100,000**, with an **average cost of about CAD \$40,000**. **Payment is required** when you are admitted or when outpatient care is provided.

Please note that hospital and physician fees are billed **separately**:

- **Hospital fees** are billed directly by Queensway Carleton Hospital.
- **Physician fees** (e.g., obstetrician, pediatrician, anesthesiologist, surgical assistant) are billed by each physician involved in your care.

### How to Make a Payment

#### *Pay Hospital Fees*

- **Online:** Visit our website <https://www.qch.on.ca/HowtoPayYourBill> and click on Pay Your Bill.
- **By Phone:** Call **1-613-721-4800**, Monday to Friday, 9:30 a.m.–3:00 p.m. (excluding statutory holidays). Please leave a message if needed.
- **In Person:**
  - Cashier Kiosk (near the main entrance—walk past the information desk and take the first left). Open Monday to Friday, 9:30 a.m.–3:00 p.m.



- Childbirth Registration Desk (Inside the Childbirth Unit). Open Monday to Friday, 9:30 a.m.–3:00 p.m.

### ***Pay Physician Fees***

- **At the bedside**, by cash or credit card, directly to the physician or their designated billing representative. A receipt will be provided.

### **Important Notice About Coverage**

Queensway Carleton Hospital (QCH) receives public funding from the Ontario Ministry of Health to provide care to residents of Ontario and other Canadian provinces and territories who have valid Health Insurance Cards.

QCH is **not** funded to provide services to residents of other countries or to patients who do not have Canadian health insurance coverage. As a result, uninsured patients are responsible for paying for all care and services received at QCH.

QCH will pursue full cost recovery for care provided to uninsured patients, which may involve the Finance Department, physicians, and, when required, third-party collection agencies.

### **Need More Information?**

Queensway Carleton Hospital – Finance Department

[billings@qch.on.ca](mailto:billings@qch.on.ca)

**1-613-721-4704**

We are here to help answer your questions and guide you through the payment process.