

COST ESTIMATE EXPLANATION

BARIATRIC SURGERY PROGRAM

PATIENT NAME	MEDICAL FACILITY
Ms. SIENKIEWICZ Milena	Clinique Bouchard - ELSAN Group
DATE OF BIRTH	ADDRESS
24/02/1985	77 Rue du Docteur Escat, 13006 Marseille, France
NATIONALITY	LEAD SURGEON
British	Dr NEDELCU
COVERAGE	FILE REFERENCE
NHS Coverage	26001238 / 26001245

IMPORTANT: FRENCH HEALTHCARE BILLING SYSTEM

The French healthcare system operates on a **POST-TREATMENT billing basis (A POSTERIORI)**, strictly regulated by the **CPAM (Caisse Primaire d'Assurance Maladie)**, the French public health insurance authority.

Key Principles:

- Only the severity level **actually observed** will be billed.
- Pricing is based on rigorous and controlled nomenclature (GHS/ICD-10 codes).
- Each diagnosis and procedure is audited and validated by the health insurance authority.
- Overcharging is not possible - the system is transparent and regulated by the French government.

Why present all scenarios? The UK NHS requires full transparency and must be informed of all possible clinical scenarios before authorization. However, in **85-90% of cases, only Level 1 or 2 applies**. Levels 3 and 4 are only billed if actual medical complications occur, properly documented and justified.

PHASE 1: PRE-OPERATIVE ASSESSMENT

Date: 06/01/2026 | Duration: 3 Days

CODE	DESCRIPTION	AMOUNT
DAY 1 - ADMISSION		
APC	Anesthesia consultation	€60.00
CS	Cardiology consultation	€26.50
DEQP 003	Electrocardiogram (ECG)	€14.52
GLQP 007	Sleep polygraphy (Night monitoring)	€148.80
DAY 2 - FUNCTIONAL TESTING		
B636+AMI	Comprehensive Blood Panel	€163.73
HEQH 002	Upper GI Barium Study (TOGD)	€121.20
GLQP 012	Spirometry (Lung function test)	€41.08
ALQP 003	Psychology consultation	€69.12
DZQM 006	Cardiology consultation + Doppler Echo	€98.21
DAY 3 - ENDOSCOPY		
HEQE 002	Gastroscopy (Fibroscopy)	€171.60
ZZLP 025	Anesthesia for procedure	€56.54
ZZQX	Pathology Analysis	€92.40
Subtotal Medical Fees		€1,063.70
23M20Z	Hospital Stay Tariff (GHS)	€1,562.00
FJH	Daily Hospital Fee (Mandatory)	€84.00

TOTAL PHASE 1	€2,709.70
NHS Coverage (Reimbursable)	€2,625.70
Patient Responsibility (Daily Fee)	€84.00

PHASE 2: SURGICAL INTERVENTION - SLEEVE GASTRECTOMY

Date: 26/01/2026 | Duration: 4 Days

Surgery cost varies based on clinical complexity (Level 1 to 4). **Level 1 is the baseline**. Higher levels apply only if documented comorbidities or

complications occur.

BASE SCENARIO: LEVEL 1 (Uncomplicated Surgery)

CODE	DESCRIPTION	AMOUNT
HFFC018	Surgeon Fees	€686.43
HFFC018	Anesthesiologist Fees	€220.64
Misc.	Ancillary costs (Blood tests, Physio, Pathology)	€252.44
Subtotal Medical Fees		€1,159.51
10C131	Hospital Stay Tariff (GHS – Level 1)	€3,626.14
FJH	Daily Hospital Fee (4 Days)	€104.00
TOTAL LEVEL 1		€4,889.65
NHS Coverage (Reimbursable)		€4,785.65
Patient Responsibility (Daily Fee)		€104.00

COST VARIATIONS BY COMPLEXITY (SUPPLEMENTS)

POST-TREATMENT BILLING NOTICE

These amounts supplement or replace the base rate **ONLY if clinically justified** and validated by French health insurance.

Final billing depends exclusively on:

- Actual clinical status during hospitalization
- Documented comorbidities (ICD-10 codes)
- Any complications that occurred
- Actual length of stay

These scenarios are presented to the NHS as required by transparency regulations, but do not constitute a final invoice.

LEVEL	CLINICAL CONDITION	TOTAL NHS COST	SUPPLEMENT VS L1
Level 2	With Severe Comorbidities (Type 2 diabetes, sleep apnea, very high BMI, complicated hypertension)	€5,515.07	+€729.42

LEVEL	CLINICAL CONDITION	TOTAL NHS COST	SUPPLEMENT VS L1
Level 3	Significant Complications (Acute respiratory failure, severe infection, intensive monitoring required)	€9,844.34	+€5,058.69
Level 4	Major Complications (Surgical revision, intensive care, fistula, extended stay ~12 days)	€26,198.29	+€21,412.64

PHASE 3: POST-OPERATIVE FOLLOW-UP AT 1 YEAR

Date: January 2027 | Duration: 3 Days

DESCRIPTION	AMOUNT
Specialist Consultations (Anesthesia, Cardio, Psy, Plastics)	€217.12
Technical Examinations (Sleep study, Blood panel, UGI, Spirometry, ECG)	€489.33
Follow-up Endoscopy (Procedure + Anesthesia)	€221.79
Subtotal Medical Fees	€928.24
Hospital Stay Tariff (GHS)	€898.00
Daily Hospital Fee (Mandatory)	€84.00

TOTAL PHASE 3	€1,910.24
NHS Coverage (Reimbursable)	€1,826.24
Patient Responsibility (Daily Fee)	€84.00

OVERALL FINANCIAL SUMMARY

Estimated total budget for the complete care pathway (Phase 1 + Phase 2 Level 1 + Phase 3).

COST ITEM	TOTAL ESTIMATED	NHS COVERAGE	PATIENT RESPONSIBILITY
Phase 1 (Pre-op Assessment)	€2,709.70	€2,625.70	€84.00
Phase 2 (Surgery - Level 1)	€4,889.65	€4,785.65	€104.00
Phase 3 (1-Year Follow-up)	€1,910.24	€1,826.24	€84.00
COMPLETE CARE PATHWAY	€9,509.59	€9,237.59	€272.00

GLOSSARY AND EXPLANATIONS

GHS (Groupe Homogène de Séjour)

Flat-rate tariff paid by social security covering accommodation, nursing staff, equipment and medications.

Government-regulated pricing.

CPAM (Caisse Primaire d'Assurance Maladie)

French public authority that controls, validates and regulates all hospital pricing. Ensures no overcharging and that only services actually provided are billed.

POST-TREATMENT BILLING (A POSTERIORI)

Core principle of the French system – final billing is established **AFTER care**, based on actual clinical status, not pre-estimates. Each diagnostic code (ICD-10) must be medically justified.

FJH (Forfait Journalier Hospitalier)

Mandatory daily contribution for accommodation costs (meals, hotel services), not covered by basic social security but often reimbursed by supplementary insurance.

CCAM

Common Classification of Medical Procedures. Codes used to price each medical procedure precisely and in standardized manner.

Severity Levels (1 to 4)

The French system adjusts hospitalization pricing according to actual care complexity. **85-90% of patients fall into Level 1 or 2.** Levels 3 and 4 are reserved for complex cases or documented complications, audited by authorities.

NHS Transparency Requirement

UK NHS requires presentation of all possible pricing scenarios before care authorization. This does not mean all will be billed, but NHS must be informed of potential costs in case of complications.

Document prepared for patient and NHS information purposes

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