



# Milford Care Centre

(Under the auspices of Little Company of Mary)

## **Milford Hospice: Private Health Insurance Information Sheet**

*(Milford Hospice is an operating entity of Milford Care Centre providing specialist palliative care across Clare, Limerick and North Tipperary)*



- **Do I have to pay for my stay in Milford Hospice Specialist Inpatient Unit?**

- NO
- There are no direct charges for inpatients of Milford Hospice. However, the Unit is approved by Vhi Healthcare, Laya Healthcare and Irish Life Health for private health insurance and thus Milford Hospice can make claims in respect of patients with private health insurance cover.
- Please note that any decision on the part of a patient or next of kin to agree to a private health insurance claim is purely voluntary.

- **If it is free, why do we ask your permission to submit a claim?**

- We are partially funded by the HSE - approximately 75% of the total, and the balance comes from other income such as Private Health Insurance (11%), restaurant and education income, etc. (2%)
- It costs Milford over €17m to provide all our specialist palliative care services
- The remaining shortfall, estimated at almost 12% in 2022, must be funded through generated fundraising income and this will equate to in excess of €2m.
- **Thus, Private Health Insurance is a very important source of income for Milford Hospice as it helps to bridge the very significant shortfall between the fixed level of HSE funding we receive versus the amount we require. Indeed, if we didn't have access to private health insurance income, we estimate that our dependency on fundraising would probably double from its present levels of in excess of €2m. per year.**
- **Therefore, Private Health Insurance income is invaluable in supporting the work of Milford Hospice and does make a difference, and for that we are most grateful.**

- **How much can Milford claim per night?**

The amount claimable can depend on the individual policy but the maximum rate payable to Milford is currently €800 per night. This is similar to that payable in HSE facilities such as University Hospital Ennis or St John's Hospital, Limerick. This is the single room rate and all patients in Milford Hospice have access to single rooms.

- **Will this claim affect my premiums?**

No. Your premium is not affected by the number of claims that you make.

- **If I use my days in Milford will that affect the amount of days I can use in other hospitals?**

Yes. Most plans have an annual cap of 183 days in any 12-month period that a private patient can be an inpatient in any hospital. This is a matter that can be clarified by your private health insurance provider.





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