

# **Preparing for Chest Reconstructive Surgery!**

## ➤ Thinking about the costs of surgery?

Some transgender men and trans masculine people may have feelings of discomfort or dysphoria about their chest (breasts). Some feel that to alleviate their distress they need to have Chest Reconstructive Surgery – also known as Top Surgery.

This is a big decision and requires a lot of planning and preparation. This fact sheet will hopefully help to ease some anxiety about that planning process. It is not a complete check list but is a good guide to help think of where to start your planning journey for Top Surgery.

### ➤ **Planning Your Surgeon**

It may seem like planning who your surgeon is going to be may be jumping ahead a bit, but this decision impacts much of the planning process.

Who your surgeon is will determine several important things, such as:

- Have you seen examples of their work and do you like the outcomes of those examples?
- Are you thinking you may need to travel for surgery? (i.e. interstate or from the suburbs to the city)
- Are these outcomes realistic for your body type? It's important to keep in mind that different shapes and sizes of chests may determine what procedure is right for you and will impact your healing and post-surgery body.
- How do you get referred to see this specific surgeon for both the initial consult and the surgery itself? For example, does the surgeon have any requirements such as a letter from a therapist as well as your General Practitioner (GP)?
- What costs are involved? (i.e. initial consult, surgery, anaesthetist, hospital admission, accommodation, travel, medication on discharge)
- Does the surgeon have any requirements regarding your health prior to surgery? (i.e. no smoking of tobacco from 6 weeks pre-op to surgical date, certain body weight (BMI) or health status, any other underlying health conditions that may put you at risk during surgery).
- Do you need to purchase any items for your immediate recovery such as a post-op surgical binder?
- If traveling interstate or a significant distance, are there any rules such as no flying within a certain time frame post-op?

### ➤ **Planning to Pay for Surgery**

Top Surgery for transgender and gender diverse persons is typically not covered under Medicare which means it is going to cost you 'out of pocket'. There may be a small rebate from Medicare after the procedure but unfortunately it generally is a very small amount. This means you need to consider how you are going to pay for the surgery. It can also be helpful to think about costs for recovery as well such as time off work. As a guide, Top Surgery costs can vary from \$4,000 to \$15,000 depending on the surgeon, your body and the type of surgery they perform. At your consult with the surgeon you will be given a quote with the breakdown of expenses and total costs.

But how do you pay?:

- You could pay by cash / bank cheque / direct bank transfer – This means you are using your funds that you have saved and make the payment to the surgeon by their chosen method.
- You could take out a personal bank loan and use these funds to pay for the surgery, then repay the debt as per the term of the loan.
- If you have the funds, you could make a withdrawal from your superannuation account based on medical or compassionate grounds: <https://www.humanservices.gov.au/customer/services/centrelink/early-release-superannuation>  
This is a complex process and requires letters of support from your both your GP and the surgeon. Read the website and Application Form carefully as it can be a bit tricky to understand at first.
- If you have it, make a claim via your Private Health Insurance (check with your fund as you may need to pay an excess or co-payment).
- Crowd Funding websites such as Go-Fund-Me can be a great place where friends and family can help 'donate' to your costs. Always read the fine print of these sites as they may have hidden fees and some may even charge a small fee to your donors.

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It is strongly advised to ask your surgeon what Item Numbers under Medicare they claim against as this can impact the overall cost and what you may be covered for under Medicare. This can also impact your eligibility under certain private health insurance providers and what level of cover you may need on your policy.

*Example - Bob (fictional name) is informed by his surgeon that his surgeon will operate and claim as a "double mastectomy" under Medicare. This is considered to be an elective procedure and will not be 'bulk billed'. Bob has been quoted \$8,500 and will be having the procedure in his home state of Adelaide. The surgeon has given Bob the Medicare Item numbers for the operation including anaesthetist. Bob must now consider how he will pay this. He can use the Item Numbers to explore private health insurance costs and coverage, or he may consider a personal bank loan. Alternatively, he may request to withdraw from his superannuation based on compassionate grounds with a letter from his therapist and GP. Bob could also try to save the funds himself and pay up-front and/or create a crowd funding account to add to his savings amount.*

### ➤ **Taking out Private Health Insurance**

When planning on taking out Private Health Insurance for Top Surgery there is a few important things to think about. And don't forget, you can use your health insurance for other areas of your day to day health so keep that in mind too!

First thing to establish:

- Does your surgeon have a preferred Health Insurance Provider and a suggested level of cover?
- Has the surgeon given you a copy of the Item Numbers to quote to potential insurance providers to insure you are properly covered?
- If you need to be admitted to hospital for recovery, does the provider cover that particular hospital?

Once you have these things established you can continue planning the cover needed for you. Always double check the following things:

- What does each level of cover cost you and what are the excess and co-pays of each level when you make a claim?
- Do these levels have 'caps' on the amount claimed per night and per visit?
- What is the minimum level of cover you need and will require to cover all expenses?
- Do any waiting periods apply because this is a 'pre-existing condition' under the law?
- What evidence do you need to provide to the insurer when making the claim?

It is strongly advised to ask as many of these questions in writing, such as via email, so you can refer back to them just in case you need to cite them later as evidence of a quote. If you ask these question over the phone or in person, always write a brief diary type summary including the person's name, the date and time and exact details of what you were informed, as best you can. If done in person or over the phone, ask the sales person to send you an email summary of your conversation so you have those details in writing for both yours, and the insurance providers records.

### ➤ **Helpful Notes**

- Some hospitals and insurance providers may have requirements such as 'top level' cover and / or psychiatric cover. Always ask and double check this as it can cause complications if you need to 'go up a policy' such as re-starting the waiting time period.
- Waiting times can vary depending on the level of cover but most can expect approximately 12 months if taking out a new policy.
- If you have a policy with another provider and are changing to a new insurance provider, always check if they will honour previous waiting times already served so you can claim sooner.
- Check that the cost of taking out a health insurance policy works in your favour versus the cost of saving up and paying up front. For insurance, you will have a monthly/fortnightly premium as well as may have an excess and a co-payment upon claiming. Additionally, this may not cover the whole cost of the surgery and hospital admission if needed. Always check this is to your benefit so you don't pay more than needed.

TransMascSA acknowledges the Kurna People as the traditional custodians of the greater Adelaide Plains. TransMascSA respects and promotes the well-being and heritage of the Kurna People and wishes to walk together to promote a safe, healthy and happy future.