

Cheaper Medicines

PBS patient co-payment freeze



From 1 January 2025, the Australian Government introduced a freeze on the patient co-payment for medicines listed on the Pharmaceutical Benefits Scheme (PBS). This will support you to access the medications you need without additional financial strain.

What is the Pharmaceutical Benefits Scheme?

The Pharmaceutical Benefits Scheme (PBS) is an Australian Government program that subsidises the cost of prescription medicines to make them more affordable. The maximum amount that you will pay for each prescription is called the patient co-payment, with the Government paying the remaining cost of the medicine. The freeze on the maximum patient co-payment helps you access the medicines you need to manage your health.

What you need to know about the PBS co-payment freeze

For all Medicare cardholders

The patient co-payment is frozen at **\$31.60 for 2025**.

For pensioners and Commonwealth concession cardholders

The co-payment for a PBS prescription will freeze at its current rate of **\$7.70 until 2030**.

Optional \$1 discount

The optional \$1 discount that pharmacists can apply to the cost of PBS medicines will be gradually reduced from 1 January 2025, while PBS co-payments are frozen. It will decrease by the amount of indexation that would have applied to a patient's PBS co-payment each year until it reaches zero.

Why it matters

The maximum patient cost of medicines listed on the PBS won't rise with inflation in 2025, keeping medicines affordable and easing pressure on household budgets. This is so that no-one feels the need to delay getting their medicine because of the cost.

How to check if your prescription medicine is covered by the PBS

1. **Ask a healthcare professional:** Ask your doctor or pharmacist if the prescribed medicine is listed on the PBS.
2. **Check your prescription:** PBS prescriptions are marked with 'PBS/RPBS' (Repatriation Pharmaceutical Benefits Scheme for veterans).
3. **Search the PBS medicine list:** Visit the [PBS website](#) to search for your medicine by its name or active ingredient.

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Talking to your pharmacist about medicine costs

The cost of PBS medicines may vary between pharmacies. If multiple brands of the same medicine are available, the cost to you may differ. Choosing a more expensive brand could increase your out-of-pocket costs.

Some PBS-listed medicines cost less than the patient co-payment. Prices for these medicines can vary from one pharmacy to another.

In most cases a pharmacy cannot charge more than the co-payment, except when a brand premium applies to a particular brand-name of medicine.

Your pharmacist is a great resource for managing your medication costs. When visiting your pharmacy, consider asking:

“Are there generic or cheaper alternatives to my prescribed medicine?”

Generic medicines contain the same active ingredients and provide the same therapeutic benefits as brand-name medicines but may cost less.

“What are the price differences between the available brands for my prescription?”

Pharmacists can tell you if a different brand offers the same benefits at a lower cost.

“Is this medicine listed on the PBS?”

Not all prescriptions are PBS-listed, so it's worth confirming to avoid unexpected costs.

Pharmacists can also explain how the PBS Safety Net works and how you can track your medication expenses. Don't hesitate to ask about ways to make your medication more affordable.

More information

Talk to your pharmacist or prescriber to better understand your medication options and costs.

For more information on how the PBS maximum patient co-payment freeze can help you and your family, visit health.gov.au/cheapermedicines

