



Understanding out of pocket medical costs – your role when making specialist referrals

Australia has a world class healthcare system underpinned by public and private healthcare.

Patients treated in a public hospital as a public patient pay no medical treatment costs.

However, some medical treatment can result in large out of pocket costs, even if a patient has private health insurance. Many doctors take care to ensure their fees will not result in high patient payments after Medicare and any health insurance payments.

Differences in the amounts paid by patients for privately insured hospital treatments can be due to the fee charged and the benefits paid by different health insurers.

Out of pocket medical costs can be confusing and worrying for people. It may be helpful to talk to your patient about potential costs when making a specialist referral, to assist you manage these concerns.

You can help patients consider costs when choosing the specialist that is right for them.

Medical Costs Finder tool for patients

To make things easier for patients, the Australian Government has launched a Medical Costs Finder tool at www.health.gov.au/medical-costs-finder. The tool helps people find out the typical cost for common services and treatments.

THINGS YOU CAN DO TO SUPPORT YOUR PATIENTS TO THINK ABOUT COSTS IN THE REFERRAL PROCESS

1. Discuss public and private medical treatment options with your patients.
2. Let your patients know about the tool when talking about treatment options.
3. If appropriate, provide your patient with referrals to more than one suitable specialist. Your patient can then ask about costs and choose from the specialists you have recommended.
4. Give the out of pocket costs brochure to your patients. It includes a practical guide to assist patients have conversations about these costs when seeking specialist services.

Helpful resources

To use the tool and download the patient brochure, visit www.health.gov.au/medical-costs-finder.