



Australian Government

Department of Health,
Disability and Ageing

MEDICAL
COSTS
FINDER

So, you need to see a specialist?



The steps to take,
the choices to make
and the information
you need



Checklist of the steps to take

1 I feel safe and respected with my GP or referring doctor to discuss:

- My current health issues
- The reason for specialist care
- The likely treatment I'll need and my choices
- The timing (urgent, planned, or ongoing)
- My treatment options in either the public or private system
- How I can use my private health insurance
- Support services I might need like Translating and Interpreting or Auslan Interpreter services.

I will receive a referral to see a specialist in the health system I choose

2 I need to gather information to inform my choice by:

- Checking my private health insurance cover
- Visiting the Medical Costs Finder (medicalcostsfinder.health.gov.au) to explore typical costs and other information
- Talking to family and friends.

I should feel supported and informed about the journey ahead and can bring a support person with me to see the specialist

3 I feel safe and respected with the specialist to discuss:

- My diagnosis and any concerns I have
- My treatment options and other tests or services that I'll need
- Whether it's in-hospital or out-of-hospital
- The costs I'll need to consider
- If I'll need to plan for travel and recovery time.

Soon after, I'll receive a detailed quote

My quote should include:

- The medical name of the treatment
- MBS item numbers
- The costs of treatment
- Any concessions that may apply
- All out-of-pocket costs.

4 Reflect and decide – once I receive my detailed quote, I can:

- Be confident in my proposed treatment and do more research on the Medical Costs Finder
- If my treatment will be in-hospital, check whether the costs will be covered by my private health insurance policy.

Note: Private health insurance generally covers in-hospital specialist services but not out-of-hospital ones

5 I'm good to go – I can now decide to:

- Go ahead and book my treatment based on what my specialist recommends
- If I'm not covered, talk to a private health insurer
- If I'm not sure, return to my GP or referring doctor to discuss my options.

Note: Private health insurance eligibility depends on pre-existing conditions

Remember... the Medical Costs Finder can show:

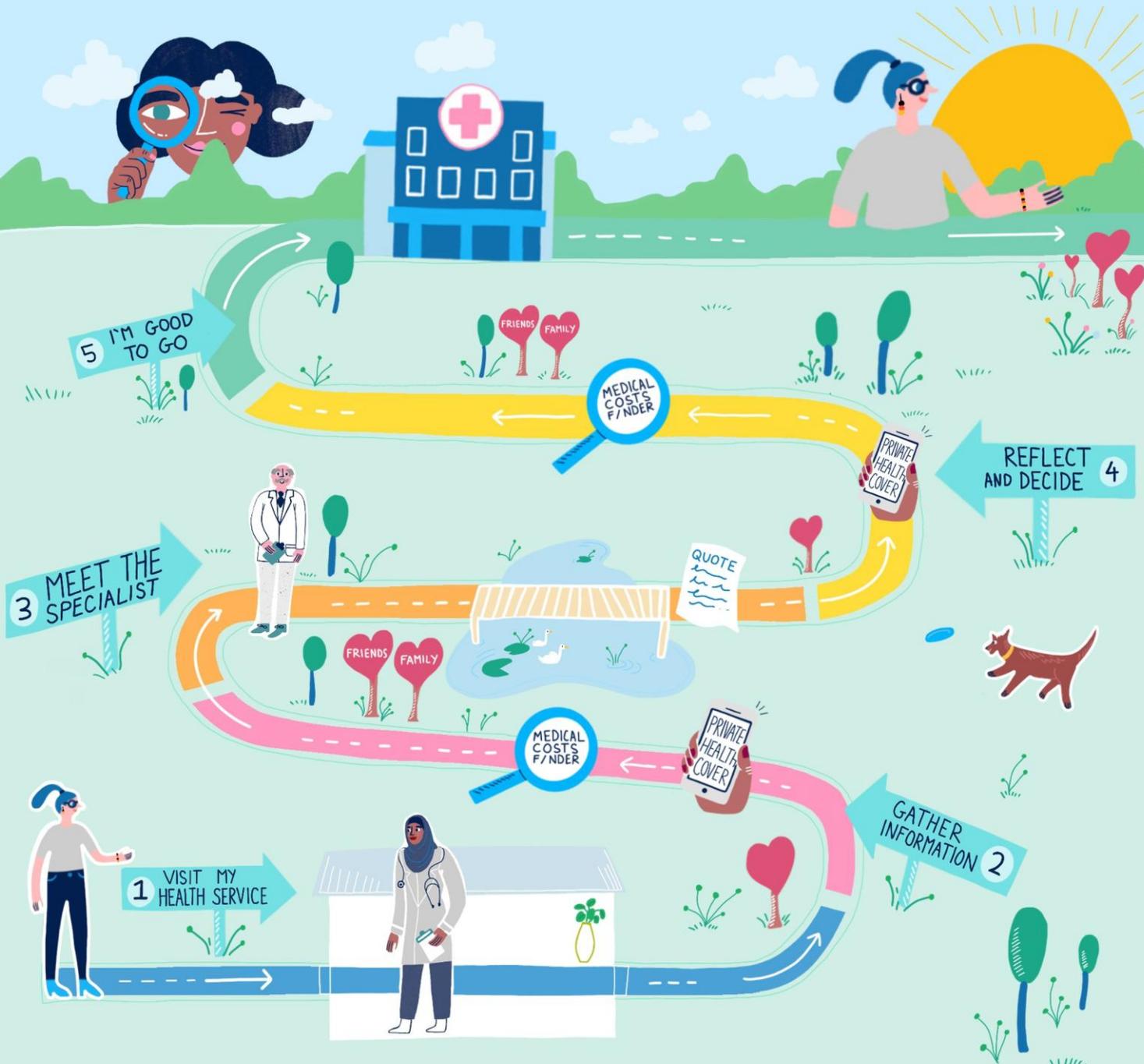
- Typical fees and out-of-pocket costs at a high level
- Information about individual specialists: who they are, what gap arrangements they have, and an idea of their costs
- Other valuable information and resources.

Start searching now!

medicalcostsfinder.health.gov.au



The journey to private specialist treatment



Just follow the steps....

1 Visit my health service

- You feel sick and see a doctor. You have some tests.
- The doctor wants you to see a specialist.
- You and your doctor talk about what kind of specialist will be right for you. Your doctor writes a referral.
- You can see the specialist in the public health system **or** the private system.
- If you choose the private system, go to Step 2.

2 Gather information

- Check your private health insurance. Is it up to date? Does it cover what you need?
- Talk to your family and friends.
- Search the Medical Costs Finder website (medicalcostsfinder.health.gov.au) to see what a specialist appointment might cost.
- If your specialist has a Medical Costs Finder profile, you can learn more about them.

3 Meet the specialist

- You use your referral to see the specialist.
- The specialist tells you about the treatment you need and when you need it.
- The specialist gives you a written quote.
- The quote includes the name of the treatment, the MBS item numbers, costs, and where the treatment will happen.
- It should also tell you if other doctors will be involved and their costs (e.g. anaesthetists).

4 Reflect and decide

- Is this specialist right for you?
- Does your private health insurance include hospital cover? Does it cover the MBS item numbers in the quote?
- Search for those MBS items in the Medical Costs Finder to see the typical out-of-pocket costs and patient journey.

5 I'm good to go!

- You're sure and don't have any more questions - book in for the treatment.
- You're not sure - talk about it with your GP or referring doctor.

**Make sure you get all the answers you need.
See the checklist above.**