



More transparency for out of pocket medical costs

The cost of medical treatment can be concerning whether you are having a privately insured hospital procedure or seeing a specialist for a consultation. There can be out of pocket costs, sometimes called a 'gap payment'. This is the difference between the fee charged by the doctor for the treatment or service, and any Medicare and private health insurance rebate.

A new website will be developed to give you more information about the fees charged by non GP specialists for different services and procedures to help you understand the potential out of pocket costs. The new website will allow you to search specialists and treatments, giving you the opportunity to compare costs.

Website

Collaboration between consumers, doctors and insurers will ensure the website includes appropriate information and features to help you make informed decisions. Consultation will initially focus on gynaecology, obstetrics and cancer. These treatments are often cited as being expensive for consumers.

The website will include:

- government data showing the range of fees charged for common treatments within geographic areas (for example, states or cities);
- individual specialists' fees for treatments and information about their billing practices (for example, if they provide concessional pricing for some patients);
- whether the specialist participates in private health 'gap' arrangements which can remove or reduce out of pocket costs;
- the Medicare rebate for treatments; and
- other information decided after consultation.

While it will be voluntary for specialists to provide their fees, transparency of out of pocket costs is supported by leaders in the medical profession. We expect this will encourage participation among specialists.

If you are planning to have a medical treatment you will still need to discuss the exact cost with your specialist. While the website will give you general information to help you compare the fee charging practices of different specialists, it will not take into consideration your personal circumstances, like your exact treatment needs and your health insurance policy.

Education

Information will be made available to explain out of pocket costs and raise awareness of the website as a tool to help in choosing a specialist in consultation with your referring GP. Consumers will be encouraged to investigate their options as high cost does not always mean a higher quality of care.

Specialists will also be educated on the impact of unreasonable and sometimes 'hidden' fees.