Hi, it’s Monday morning in the waiting room of the local Medical Centre. Meet Alice, Tony and Soula.

Alice is pregnant and has been told she’ll need a planned caesarean. Tony has an old hip injury from his time playing football, and it’s starting to slow him down

And Soula’s had a biopsy for a lump on her neck that may be cancerous.

Today, each of them will hear their GP say, ‘You might need hospital treatment. First thing let’s get you in to see a specialist’.

If they do need to go to a hospital, all three can use the public or the private healthcare system.

Tony’s not insured so he’ll have to pay the full cost. But Soula and Alice have private health cover and today they both decide to use it.

They’ll all need to share their preferences with the GP.

Soula is most comfortable with her first language. She asks if there’s a Greek speaking specialist in the area. And she’d like an older doctor too, with lots of experience.

Alice is keen to find a female specialist, especially someone who understands and welcomes the LGBTQI community. The hospital needs to be close to where her mum lives too. Mum will be looking after Alice’s kids when the new bub arrives.

But what about Tony? He’ll pay to see a private specialist so he can find out more about the treatment and possible costs.

Everyone’s leaving the medical centre with three things. An idea of what’s going on for them, the treatment that might be involved, and a referral to see a specialist.

Soula and Alice check in with their insurers to make sure they have the coverage that they need. Tony goes on the MCF website for more information and the others do too.

Along the way, they’ll be calling on their friends and family for ongoing ideas and support.

[In Greek] ‘Morning Soula, come in’.

Soula’s a bit stressed with a head full of questions. She’s brought her friend Thea to help her get the answers she needs. Thea is very good at asking questions about the hospital, the treatment, any risks and also about Soula’s costs.

All three will receive an itemised plan to check with their insurers. And they can use this information to discover more about their out-of-pocket costs and treatment journey on the MCF website.

By now, they’ll be ready to check in with themselves too. About whether they’re confident and happy with their choice or not.

Alice is going ahead with the plan for her in-hospital baby arrival.

For Soula, it’s not so straightforward. She’s learnt her out-of-hospital treatment isn’t covered by her private health insurance. She’ll need to pay the out-of-pocket cost herself or investigate other options.

And what about Tony? Looks like he won’t be needing treatment for at least a year. So, he’s considering taking out private health insurance for when he needs it. And ease off those hip-hop classes in the meantime.

Of course, in any journey to private treatment, many things will influence our decision. It’s not always easy to find a way through.

In the end, Alice, Soula and Tony can make their own choices. They’ve felt confident and supported at every stage to ask the questions and find the answers they need.