

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.

Don't forget... 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 your GP or referring doctor

- Perhaps you've had some tests that show you need treatment or there's a health issue that's worrying you.
- You learn you need to see a specialist and will be given a referral.
- You discuss personal preferences when seeing a specialist (e.g. language, gender, culture, experience, and skills).
- You choose to use either the public or the private system.
- If you choose private, continue on this road.

2 Gather information

- You contact your private health insurer. Is your cover up-to-date and adequate?
- You talk to family and friends.
- You check the Medical Costs Finder (medicalcostsfinder.health.gov.au) to see the typical cost of a specialist appointment and other useful information. If your specialist is listed on the website, you can find out more about them.

3 Meet the specialist

- You've decided to use your referral to see the specialist.
- The specialist explains the treatment you need and whether it's urgent, planned or ongoing, and provides a written quote.
- The quote should tell you the treatment name, MBS item numbers, costs and where the treatment will happen.

4 Reflect and decide – using the quote, consider these things

- Is this specialist right for you?
- Is the hospital covered by your insurance?
- Does your insurance cover the treatment and MBS item numbers listed?
- What does the Medical Costs Finder tell you now about the typical patient journey and out-of-pocket costs?

5 I'm good to go!

- If you're sure, continue to treatment.
- If you're not sure, go back to your GP or referring doctor to discuss other options.

**Make sure you get all the answers you need.
Turn over to see the checklist.**