



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
I feel safe and respected with my GP or referring doctor to discuss:
☐ My current health issues
\square The reason for specialist care
\square The likely treatment I'll need and my choices
\square The timing (urgent, planned, or ongoing)
My treatment options in either the public or private system
\square 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
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.
I feel safe and respected with the specialist to discuss:
\square My diagnosis and any concerns I have
☐ My treatment options and other tests or services that I'll need
\square Whether it's in-hospital or out-of-hospital
☐ The costs I'll need to consider
\square If I'll need to plan for travel and recovery time.

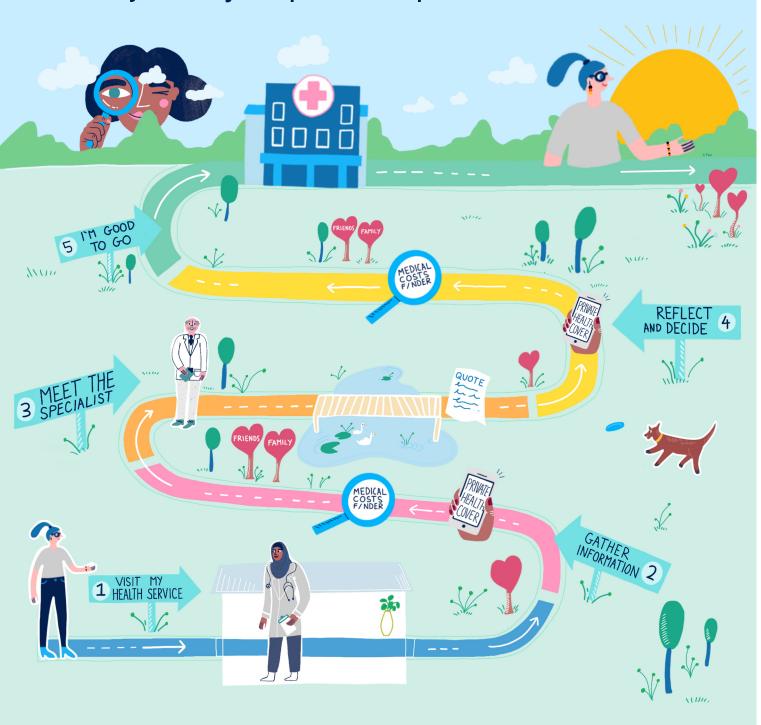
Soon after, I'll receive a detailed quote.

wy 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
\square If I'm not covered, talk to a private health insure
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!
medical costs finder health gov au

medicalcoststinder.neaitn.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.