



# Your options for medical specialist care

What to think about when you need specialist care



Sometimes your GP or another health professional may need to refer you to a medical specialist. Medical specialist treatments and procedures in Australia are of a high standard and are provided in the public and private health systems. Understanding the options you have will help inform your decisions when seeking medical specialist services.

The private health system can give you more options. This includes choice of doctor, reduced waiting times and more flexibility when planning surgery or other procedures. It may also involve out-of-pocket costs. It is important to be clear about your needs and preferences to understand your options.



## COST

You can discuss cost and options with your GP or directly with the referred specialist. You can also visit the Medical Costs Finder website to understand typical costs. If you know what treatments or services you need, the specialist's office can provide you with an itemised quote and out-of-pocket costs. If you have private health insurance, ask them about what you are covered for and gap arrangements with specialists and hospitals. This may maximise the value of your private health insurance and reduce your out-of-pocket costs.



## FIELD OF PRACTICE

Not all specialists in the same field provide the same treatments and procedures. Your GP may be able to assist you in finding a specialist who can perform specific procedures or treat specific conditions. **Is there more than one specialist like this that your GP can refer you to? Your private health insurer may also be able to provide you with the name of a specialist in the relevant field of practice.**



## ACCESSIBILITY

Some specialists may be more accessible or have a shorter waitlist. **Call the specialist's rooms to find out what the expected wait time might be.** The medical urgency of your condition can also affect wait times.



## COMPATIBILITY

How a specialist communicates can have an impact on treatment experience. You may prefer a particular communication style over another. **Ask your GP if they know how the specialist communicates with their patients – are they approachable, willing to explain your health needs and treatment options in a way that makes sense and helps inform your decisions?**



## LOCATION

If convenience is important, **let your GP know your preferred location to obtain these specialist services. Your private health insurer may also be able provide you with advice about the specialists relevant to your needs practicing in these locations.**

- To find out more about the cost of specialist medical services in the private health system and making financial decisions about these services, visit the Medical Costs Finder at [health.gov.au/medical-costs-finder](https://www.health.gov.au/medical-costs-finder)
- For help in making a shared decision plan when choosing a specialist, see [Choosing a specialist](#).

## QUESTIONS YOU CAN ASK ABOUT YOUR SPECIALIST REFERRAL

### ASK YOUR GP

Your GP is usually familiar with different types of specialists. If they are referring you to someone they know you can always ask the following questions:

1. Why do you think this specialist best meets my needs?

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2. Sometimes different types of specialists can provide the same treatment or service. Could another type of specialist perform the treatment or procedure? If so, what are the benefits of using one type of specialist compared to the other?

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3. How can I find out about the specialist's fees or how long their wait list is?

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### ASK YOUR MEDICAL SPECIALIST

1. What additional services does this specialist intend to use for this procedure? Who do they intend to use and what are the options available (if any)?

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2. What other costs will I incur? (i.e. Anaesthetists, Diagnostic imaging etc).

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3. Will they apply a gap or no gap arrangement?

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## GETTING A REFERRAL

A referral gives the specialist important information about why you need to see them. Your GP can give you:

- a 'named' referral that identifies by name a specific specialist
- a 'multiple named referral' that identifies one or more specialists you can seek appointments and services from
- an 'open referral' that is intended for any doctor practicing in a particular specialty group but does not include the name of a specific specialist.

Ask your GP for a printed or electronic copy of the referral. You can take the referral to any doctor who practices in

4. Is there more than one location?

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### ASK YOUR PRIVATE HEALTH INSURER

If you need in-hospital treatment or procedures, ask your private health insurer the following questions:

1. Do you cover the treatment or procedure I require?

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2. How much will my policy cover for the treatments or procedures that I need? What will my out-of-pocket costs be?

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3. Do you have 'no gap' or 'known gap' arrangements with specialists who can provide the treatments or procedures I need?

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4. Do you have arrangements with any hospitals where the specialist I need delivers these services?

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5. Can you tell me the names of the specific specialists I need that deliver the services I require in my preferred location?

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**Private health insurance does not offer cover for out-of-hospital medical services such as GP visits, specialist consultations, and diagnostic imaging and tests that are covered by Medicare.**

the same specialty field, however it is up to the specialist whether they will agree to see you. A specialist does not have to see a patient even if they have a referral, and the specialist can also choose the kind of referral (named or open) they will accept.

It is wise to advise your GP of the medical specialist you are seeing so they know who to follow up with regarding your treatment.

To find out more about referrals, see **It's your healthcare.**