



Talking with your specialist doctor about costs

Everyone has a right to ask questions about their healthcare, and to understand what they may need to pay. Here are 5 simple things to consider when talking with your specialist about fees and deciding on treatment.

1.

You have the right to choose your specialist and to ask for a second opinion.

As a public patient, for example in a public hospital, you won't be able to choose your specialist. But as a private patient, you can choose which specialist you see.

If you feel unsure about your chosen specialist, you can ask a different specialist to provide a second opinion.

You can do this for any reason or at any time. If you choose to see another specialist for a second opinion, consider any additional fees, travel or waiting time.

2.

You have the right to ask questions.

You can ask your specialists:

- "Is there another option instead of this medical procedure?"
- "Is there a lower-cost or public option for this medical procedure?"
- "Do I need to see any other doctors or specialists?"
- "Do I need any tests and how much will I need to pay for these?"
- "What is the total I will need to pay you and other specialists working with you?"
- "How much money will I get back from my private health insurance or Medicare?"
- "Are there any extra costs I need to know about?"

3.

You have the right to clear, upfront information about what you need to pay.

You should understand what you need to pay before saying yes to a non-urgent medical procedure. Your specialist should explain what you need to pay as early as possible and before you agree to treatment, including:

- their own fees
- what Medicare covers
- out-of-pocket fees you may need to pay, which can depend on your hospital or private health cover
- possible fees for other providers, if these are known for example, for an anaesthetist or assistant surgeon.

You can ask questions and you can take as much time as you need to consider the information provided to you.

Keep in mind that your specialist may not control everything you will need to pay. In many clinics and hospitals, fees are set by the organisation and not by the individual specialist doctor.

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4.

**You should be given a written
estimate of what you need to pay.**

Before any non-urgent medical procedure, your specialist should provide an estimate of what you will need to pay, in writing.

The written estimate of what you need to pay should include:

- expected fees
- possible extra costs that may come up for your care or treatment changes, including things that may be found during a procedure
- options on how to pay.

You should never be pressured into making a decision quickly. For truly urgent medical issues that cannot wait, you can go to a public hospital and receive emergency care for free.

5.

You can talk about affordability.

If what you need to pay is a concern, your specialist or their practice should help you understand the different options available:

This may include:

- payment plans
- staged billing
- reduced fees in some circumstances
- bulk billing for eligible patients
- other options.

You should never feel pressured to say yes to having a medical procedure if you cannot afford to pay.



You should always expect your specialist doctor to:

- put your medical needs first, before payment considerations
- be upfront and honest about what you need to pay and when you need to pay
- tell you about any payments before you agree to any non-urgent care (and gain your informed financial consent)
- provide clear explanations in plain language you can understand.

All specialist doctors should meet these expectations when caring for patients.

CPMC



Most medical specialists in Australia belong to a college, which guides their training, standards, and fair fee practices. The Council of Presidents of Medical Colleges (CPMC) brings together all Australia's specialist medical colleges, representing 80,000 medical specialists. As part of our work, we have delivered a sector-wide Professionalism Framework on Ethical Billing and Fee Transparency to set expectations for specialists. Our vision is for all Australians to have timely access to high-quality specialist medical care, regardless of where they live.

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