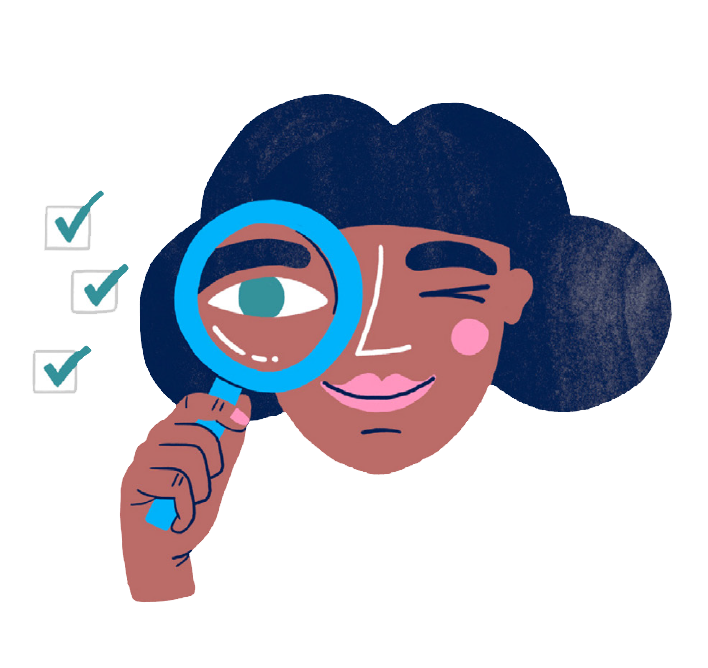
Checklist of the steps to take



So, you need to see a specialist?

The steps to take, the choices to make and the information you need

# I feel safe and respected with my GP or referring doctor to discuss:



**1**

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](https://www.tisnational.gov.au/en/Non-English-speakers/Help-using-TIS-National-services) [and Interpreting](https://www.tisnational.gov.au/en/Non-English-speakers/Help-using-TIS-National-services) or [Auslan Interpreter](https://www.nabs.org.au/nabs-for-health-care-providers.html#%3A~%3Atext%3DNABS%20is%20the%20National%20Auslan%20Interpreter%20Booking%20and%2Cappointments%20with%20GP%2C%20specialists%20or%20specified%20health%20consultations) 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](https://medicalcostsfinder.health.gov.au/) ([medicalcostsfinder.health.gov.au](http://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](https://medicalcostsfinder.health.gov.au/)

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**

# Remember… the Medical Costs Finder can show:

Typical fees and out-of-pocket costs at a high level

Information about individual specialists:

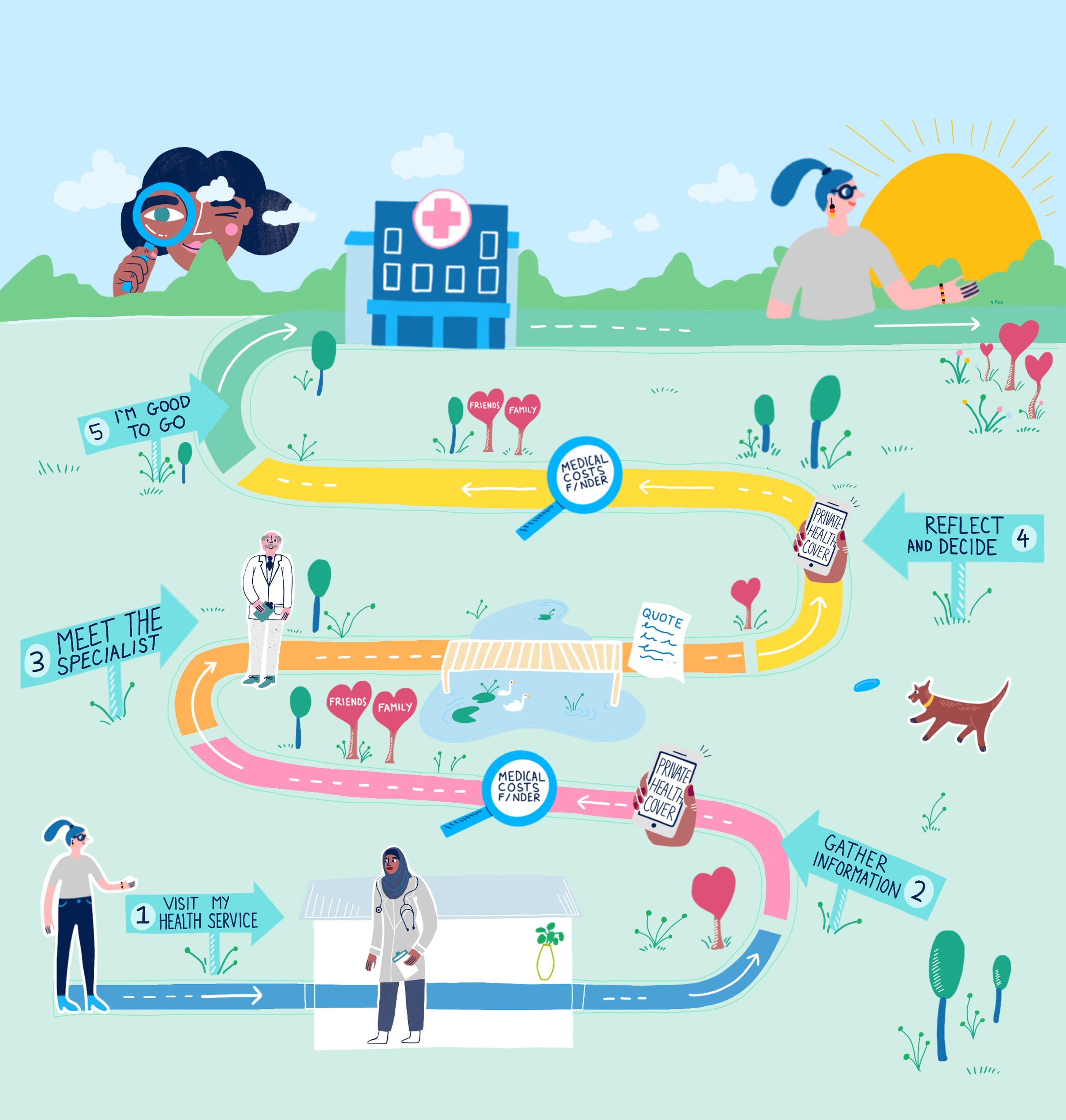
who they are, what gap arrangements they have, and an idea of their costs

Other valuable information and resources.

**Start searching now!**

[medicalcostsfinder.health.gov.au](http://medicalcostsfinder.health.gov.au/)



The journey to private specialist treatment

*Just follow the steps….*

## Visit my health service

* + You feel sick and see a doctor. You have some tests.
  + The doctor wants you to see a specialist.
  + You and your doctor talk about what kind of specialist will be right for you. Your doctor writes a referral.
  + You can see the specialist in the public health system **or** the private system.
  + If you choose the private system, go to Step 2.

## Gather information

* + Check your private health insurance. Is it up to date? Does it cover what you need?
  + Talk to your family and friends.
  + Search the Medical Costs Finder website (medicalcostsfinder.health.gov.au) to see what a specialist appointment might cost.
  + If your specialist has a Medical Costs Finder profile, you can learn more about them.

## Meet the specialist

* + You use your referral to see the specialist.
  + The specialist tells you about the treatment you need and when you need it.
  + The specialist gives you a written quote.
  + The quote includes the name of the treatment, the MBS item numbers, costs, and where the treatment will happen.
  + It should also tell you if other doctors will be involved and their costs (e.g. anaesthetists).

## Reflect and decide

* + Is this specialist right for you?
  + Does your private health insurance include hospital cover? Does it cover the MBS item numbers in the quote?
  + Search for those MBS items in the Medical Costs Finder to see the typical out-of-pocket costs and patient journey.

## I’m good to go!

* + You’re sure and don’t have any more questions - book in for the treatment.
  + You’re not sure - talk about it with your GP or referring doctor.

***Make sure you get all the answers you need.***

***See the checklist above.***