



So, you need to see a specialist?



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

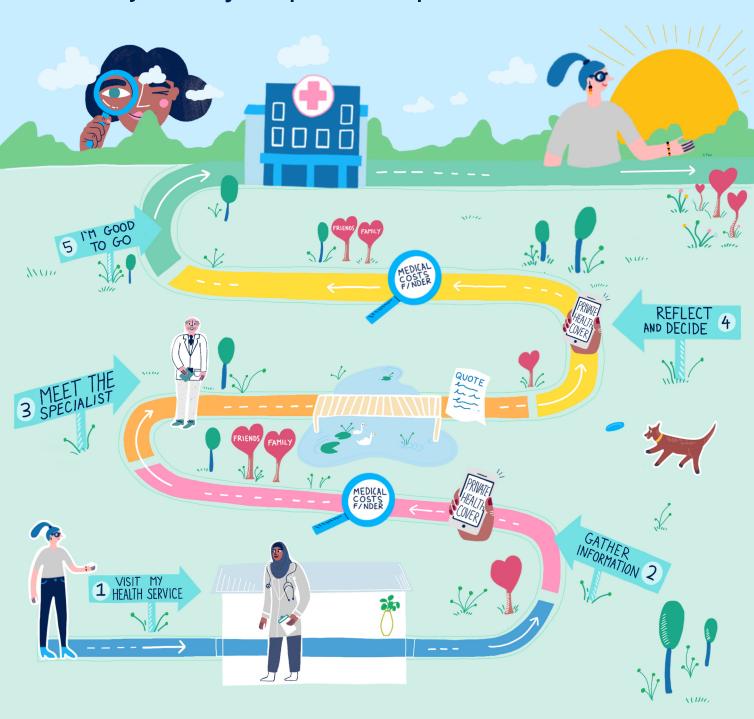
Checklist of the

steps to take
I feel safe and respected with my GP or referring doctor to discuss:
☐ My current health issues
☐ 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
☐ 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
3 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
\square The costs I'll need to consider
$\hfill\Box$ If I'll need to plan for travel and recovery time.
Soon after, I'll receive a detailed quote

My quote snould 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 insured
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



The journey to private specialist treatment



Just follow the steps....



1 Visit my health service

- · You feel sick and see your 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.



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.



3 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).



4 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.

5 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.