Media Release

5 June 2025



Access to specialist doctors plummeting as some charge more than \$900 for an appointment

Medicare data shows the number of Australians consulting medical specialists in the community has fallen 10% over the past five years as some doctors charge more than \$900 for a first appointment.

In 2019, there were 5,640,731 initial specialist doctor consultations billed through Medicare. In 2024, there were 10 per cent fewer (5,092,786). [1] During the same period, the Australian population grew by more than 7%. [2]

Surveys show a rising number of Australians are not seeing a specialist when they need to due to cost. Data from the Australian Bureau of Statistics^[3] and Patients Australia^[4] show 10-20% of people referred to a specialist doctor are not attending because of cost or uncertainty about the cost.

At the same time, data from Zable shows psychiatrists are charging up to \$950 for a first appointment, obstetricians up to \$650, and cardiologists up to \$600. Medicare covers about a third of this fee. Health insurers are not permitted to cover a specialist doctor's fees when the consultation occurs outside of a hospital admission.

Private Healthcare Australia has seen examples of private psychiatrists charging \$988 for one appointment in Melbourne and Perth.

CEO of PHA, Dr Rachel David, said given it can take months and sometimes years to see a specialist doctor in the public system, it is extremely worrying that so many people are not seeing a private medical specialist when they are referred by their GP.

"If you don't see a specialist doctor when you need to, it puts you at risk of worsening health and crises that result in emergency department visits and more expensive care in the hospital system further down the track.

"This is also a major problem for our private hospital sector which has been hit by lower demand during the pandemic, a transition towards more day surgery and out-of-hospital care driven by technology, and inflation driving up costs over the past five years.

"We have record high health insurance membership in Australia and an ageing population with more chronic disease, so we should be seeing demand for private hospitals rise faster than it is. The barrier is clear: People can't afford to see private medical specialists in the community. This is the first step to accessing a private hospital. This trend needs to be addressed if we want our private hospitals to thrive and take pressure off the public hospital system."

Private Healthcare Australia is the peak representative body for Australia's private health insurance industry. PHA represents 22 Australian health funds. Over 15 million Australians (55% of the population) have private health insurance.

^[1] Department of Health and Aged Care's MBS data collection

^[2] ABS figures show Australia's population was 25,522,169 people as at 31 December 2019, and 27,309,396 as at September 2024. December 2024 figures are not yet available.

^[3] ABS, https://www.abs.gov.au/media-centre/media-releases/more-people-putting-seeing-health-professionals-due-cost

^[4] Patients Australia, https://www.patients.org.au/shock-specialist-bills-and-hidden-fees-patients-silently-bear-the-burden/

Dr David said the Albanese Government has committed to putting thousands of specialist doctors' fees on the Medical Costs Finder website, which is a great start to assist GPs and consumers to shop around for a specialist charging in their price range.

"We need this to happen as soon as possible. In Australia, doctors can set their own fees. Research shows they charge based on competition in their area and the wealth of people living around them, so people living in areas with fewer doctors tend to face higher fees," she said.

Dr David said there is no evidence you get better treatment from a doctor that charges more, and she urged consumers to discuss fees with their GP and specialist clinics before attending for a first appointment.

"If you need specialist medical care and you're worried about the cost, talk to your GP about finding a specialist you can afford. There are still some specialist doctors who bulk bill or will help you with the cost, so you don't have to delay medical treatment."

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