

Media Release

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Private Healthcare Australia
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Australians demanding action to keep medical specialist fees affordable, research reveals

Australians are demanding urgent action to curb rising medical specialist fees which are forcing a growing number of people to delay or abandon vital medical care.

A national survey of more than 4,000 randomly selected Australians — including 2,300 referred to a specialist recently — reveals widespread concern about affordability and access to specialist doctors. The vast majority want the federal government to make specialist care more accessible.

The survey found almost one-in-three Australians (30 per cent) have delayed or cancelled specialist care due to cost in the past three years. This rises to one-in-two families with multiple children managing long-term health conditions.

Patients are also experiencing widespread bill shock and hidden fees when accessing community-based specialist care from non-GP specialists such as psychiatrists, surgeons and cardiologists, according to the survey. Families, young people and regional Australians are hardest hit. In addition, 61 per cent of rural Australians says they cannot get a timely appointment with a medical specialist due to shortages in regional areas.

“These are not luxury services people are skipping,” said Dr Rachel David, CEO of Private Healthcare Australia.

“People are delaying care they have been told they need because they are worried about the cost, can’t afford the fees, or cannot find a specialist near home. The alternative is joining a waiting list to see a specialist at a public hospital clinic free of charge, which can take years. In some cases, there may not even be a suitable specialist available nearby in the public system.”

“This is forcing people to make impossible choices for themselves and their families. It is causing unnecessary pain, discomfort and anxiety for a lot of people across the country. It is also reducing productivity.”

The Australia-wide survey found:

- One-in-two people did not know the fee for their specialist appointment before attending
- 38 per cent received a bill they were not expecting
- 55 per cent received a bill larger than expected
- 29 per cent were charged illegal ‘administration’ or ‘booking fees’ not visible through Medicare, and
- 18 per cent were asked to pay non-refundable deposits before their appointment.

The findings form part of a report released today at Parliament House titled [*Restoring affordable access to specialist care in Australia*](#).

The report shows specialist fees for in-hospital care have jumped 22% since 2022, when the median specialist “gap fees” were \$222. Patients are now paying a median \$270 to specialists for in-hospital care. Outside of hospitals, some patients are being asked to pay up to \$1000 up-front for a single appointment with a specialist doctor.

There is also stark geographic inequity. Patients in the ACT pay the highest out-of-pocket costs of \$605 per hospital service - \$335 higher than the national average.

Dr David said the affordability crisis was reshaping how Australians used the mixed public–private health system, which was impacting private hospital viability.

Between 2019 and 2024, GP attendances rose by four per cent, while initial specialist consultations fell by eight per cent, suggesting patients are being funnelled back to GPs rather than receiving timely specialist treatment.

“We also know more people are presenting to public hospital emergency departments with more severe illness,” Dr David said.

“Some of these patients will be people who could not access specialist care earlier to diagnose or manage their condition.”

Financial pressures are also resulting in some Australians drawing on their retirement savings to pay medical bills. Early withdrawals from superannuation for medical treatment almost doubled in two years, reaching \$1.04 billion in 2023-24.

A comprehensive reform package proposed by Private Healthcare Australia to help reduce both visible and hidden costs in specialist care was outlined in the national survey, which 89 per cent of participants supported.

Key recommendations include:

- Stronger consumer protections to prevent surprise billing and hidden fees
- Referral tools to help GPs show patients local specialists and typical fees
- Improving specialist supply in regional areas and increasing competition in cities with shortages
- Scope-of-practice reforms to better utilise the healthcare workforce, including nurses, midwives, and nurse-practitioners, to expand patient choice.

“If we don’t act, Australians will continue to forgo care, people will get sicker, and the health system will face higher long-term costs from preventable illness,” Dr David said.

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

Media contacts:

Julia Medew 0402 011 438

Andrea Petrie 0412 655 264

T: (+61) 2 6202 1000

E: media@pha.org.au

www.privatehealthcareaustralia.org.au

X: @PHA_Healthcare