

Media Release

1 June 2026



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Same surgery, wildly different prices: Australians urged to shop around for surgeons

Australians with health insurance are being urged to ask surgeons about their fees before committing to surgery, amid new data showing enormous differences in what patients are being charged for the same procedure.

Health insurance data shows that for common surgeries performed on hundreds of thousands of Australians each year, some patients are paying nothing out of pocket, while others are being charged thousands of dollars by their surgeon.

Private Healthcare Australia, the peak body for health funds, says too many people assume fees are fixed or only discover high costs after they have already committed to an appointment with a surgeon. This can make people feel locked into paying high prices for consultations and surgery.

To help people understand the variation in fees, PHA analysed what people with health insurance were charged by surgeons for common operations in 2024-25. The following variation was found:

- Cataract surgery: The median or typical fee was \$500 but 10 per cent of patients were charged more than \$1,800.
- Knee replacement: The median fee was \$1,080, but 10% of patients were charged more than \$5,300.
- Hip replacement: The median fee was \$1,240 but 10% of patients were charged more than \$5,500.
- Gall bladder removal: The median was \$600 but 10% of patients were charged more than \$2,410.
- Children's tonsil removal: The median fee was \$850 but 10% of patients were charged more than \$2,210.
- Children's grommets: The median fee was \$670 but 10% of patients were charged more than \$1,320.
- Gastrointestinal endoscopy (gastroscopy): The median fee was \$170 but 10% were charged more than \$400.

Dr Rachel David, CEO of PHA, said: "If you're worried about how much a surgeon might charge you for consultations and surgery, you can talk to your GP about this and try to find a surgeon who bulks bills or charges modestly."

"Our data shows surgeons are charging wildly different fees for the same procedures across the country. In Australia, all surgeons are highly skilled, so there is no evidence you will get a better outcome from a more expensive surgeon."

Dr David said research showed an increasing number of people are worried about the cost of seeing a specialist and that about 1 in 3 people are putting off seeing a specialist because they are concerned about fees.

"If your GP can't recommend a surgeon who charges reasonably, you can always call and ask about a surgeon's fees before you attend an appointment. Don't be afraid to shop around. It could save you thousands of dollars. Even if your GP has written a surgeon's name on your referral, you can take that referral to any surgeon," she said.

Each year, hundreds of thousands of Australians have surgery in the private health system, which delivers around two-thirds of all planned surgery nationwide.

Private Healthcare Australia is the peak representative body for Australia's private health insurance industry. PHA represents more than 20 Australian health funds and 15 million Australians (55% of the population) who have private health insurance.

While health insurance covers hospital costs and contributes to doctors' fees alongside Medicare, insurers are not allowed to control or cap what individual specialists charge their patients beyond this.

"We have seen a big rise in specialist doctor fees over the past five years and we can see that more people are being charged fees for common procedures like cataracts, joint replacements and childhood surgery such as tonsil removals," said Dr David.

"We welcome the Albanese Government's plans to upgrade the Medical Costs Finder website to include all specialists' fees. This will help people look up doctors in their area to compare fees. Until that occurs though, discussing costs with your GP and shopping around for a specialist doctor could save you thousands of dollars this year."

"Being informed and asking questions is one of the most effective ways you can reduce your medical bills."

Private Healthcare Australia is encouraging anyone planning surgery in 2026 to:

- Talk to your GP at the time you're referred to a specialist to say you're on a budget and cost is a concern.
- Phone surgeons in your area to ask about their fees before making an initial appointment. You can take a referral to any surgeon, not necessarily the one named on your referral letter.
- Ask the surgeon for a written estimate of fees for the procedure upfront.
- Ask whether they participate in no-gap or known-gap arrangements.
- Talk to their health fund about options before committing.

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