



Fee transparency website an important first step for patients

The Federal Government's fee transparency website is an important first step in helping private patients manage out-of-pocket costs.

By publishing their fees on the website, doctors are helping address a key issue for consumers, giving them the power to compare costs and avoid getting ripped off by the small number of specialists who charge inappropriately high fees.

Private Healthcare Australia's Director of Policy and Research, Ben Harris, said it's important to remember high cost doesn't equal better health outcomes or quality.

"The training standards for Australian medical specialists are sufficiently high to ensure the vast majority are capable of providing high quality clinical care, regardless of what they might charge."

"Australian law allows private specialists to charge whatever they want, and there is nothing compelling them to inform patients in advance of treatment what their fees are. This website gives consumers and GPs the ability to compare fees at the point of referral – avoiding potential bill-shock and out-of-pocket costs," said Harris.

PHA research clearly shows that when consumers are provided with an accurate quote before surgery, their level of satisfaction is much higher than those who are not advised of the costs before surgery.

Ben Harris says health funds are committed to working with the industry to reduce out-of-pocket costs, but they can't keep chasing increasing doctor fees as this increases premiums for everyone.

"Consumers are entitled to ask their specialist before surgery for an accurate quote, including anesthetist and assistant surgeon fees."

Health funds have already taken multiple important steps towards improving consumer transparency as part of the government's private health reform process, including:

- An investment of over \$100 million in an improved product classification into the Gold, Silver, Bronze and Basic tiers
- Improved and more inclusive clinical definitions of treatment areas
- Removal of some of the more confusing product features such as Benefit Limitation Periods, and
- Improved product comparator information to consumers provided via the privatehealth.gov.au website.



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In addition, health funds provide their own members information about medical specialists participating in their no-gap programs, which helps patients to better manage potential out-of-pocket costs.

Detailed information on the financial performance and benefits paid by health funds is published regularly by the Australian Prudential Regulation Authority (APRA) on its website at www.apra.gov.au

It is envisaged that further iterations of the website could provide links to this information to provide a more comprehensive picture to consumers about the costs and access to specialist treatment.

Of the \$15.65 billion in benefits that health funds paid to members for hospital treatment for the 12 months to June 2019, 95% of in-hospital medical services have no or known gap.

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