



# Medical Costs Finder Website

## FAQs for Medical Specialists

*These frequently asked questions have been developed to answer common questions raised by medical specialists about participating in the Australian Government's Medical Costs Finder website ([www.health.gov.au/medical-costs-finder](http://www.health.gov.au/medical-costs-finder))*

### 1. What is the Medical Costs Finder website?

The Medical Costs Finder (MCF) is an online tool designed to inform and educate consumers about out-of-pocket costs and how to avoid bill-shock from unexpected out-of-pocket medical expenses. The original website, launched in December 2019, provides typical out-of-pocket costs based on historic aggregated data for over 1,300 common in-hospital and out-of-hospital services.

Over the last 12 months, the Department has developed additional functionality which will allow individual medical specialists to publish their estimated fees and private health insurer arrangements for a selected number of high-volume services they provide. Importantly, this cost information is not a quote, rather it is an indicative cost to provide consumers with a better understanding of what contributes to out-of-pocket costs and the value the appropriate private health insurance can provide. You can view a demonstration of the enhanced MCF here: [https://youtu.be/mPrFfTR\\_OHE](https://youtu.be/mPrFfTR_OHE)

### 2. What are the objectives of the MCF?

Out-of-pocket costs are cited as the second most common reason for people not continuing or not choosing to take up private health insurance. The MCF will provide transparency for consumers and healthcare providers, so that consumers are supported to make decisions and better prepared for the informed financial consent discussions with their healthcare providers.

The MCF will also assist consumers to understand the value of appropriate private health insurance by providing transparency on the contribution it makes to their healthcare costs.

### 3. Why should I participate?

The MCF is an initiative delivered by the medical community for the patient, supported on a government platform.

One of the biggest challenges for consumers with private healthcare is not having early, reasonable expectations of likely medical costs until they've already engaged in clinical interaction with their specialists. The MCF website will improve people's understanding of private sector treatment costs. While specialists are committed to providing informed financial consent for patients, this process can be difficult for patients with little background knowledge about healthcare costs and funding arrangements. The aim is to improve the informed financial consent process by equipping patients with an earlier and more comprehensive understanding of out-of-pocket costs.

### 4. What information about me will be published on this site and where will that information come from?

Medical specialists who volunteer to participate will publish their practice locations, estimated fees, and any gap arrangements.

Specialists will also be able to complete their own public profile to accompany fee information, including their credentials, qualifications, and years of experience. Additional information can also be published, such as languages spoken, practice website link and participation in clinical quality registries. This information will be controlled and able to be edited by the specialist and their authorised staff. As participation is voluntary a specialist can pause or delete any or all of their profile and fee information at any time.

### 5. Which medical specialities are participating?

There will be a staged rollout of the enhanced MCF for medical specialties and services. The first speciality areas invited to participate include cardiology, cardiothoracic surgery, gastroenterology, general surgery (with a particular focus on breast, abdominal and colorectal surgeries), gynaecology and obstetrics, ophthalmology, orthopaedic surgery, plastic and reconstructive surgery, and urology.

Additional medical specialist areas and services will be added over time and specialists can register their interest to be notified when new areas are added.

### 6. Who will be using the website?

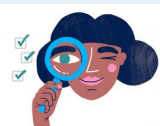
The website is intended for consumers and GPs when discussing specialist referral options, and by specialists or their staff to assist with the informed financial consent process. It is also intended to be utilised by consumers and their care team when they undertake their own research to inform their healthcare considerations.

### 7. When will the website go live?

The website is currently live, and the enhancements will be released in late 2022.

### 8. Is there a cost for participating?

There is no financial cost involved in participating. The typical time taken by specialists and authorised staff to complete the onboarding and enter fee information for five services is about 20 minutes.





## 9. How do I participate?

Only select specialities have been included in the initial release, those are: cardiology, cardiothoracic surgery, gastroenterology, general surgery, gynaecology and obstetrics, ophthalmology, orthopaedic surgery, plastic and reconstructive surgery, and urology.

If you are from a participating specialty simply visit:  
<https://medicalcostsfinderportal.health.gov.au/>

## 10. What happens if I don't participate?

Participation is voluntary. Specialists who choose to participate will be searchable by specialty and location of services, but not by name. Specialists who choose not to participate will not appear in any search results on the MCF website by consumers or referring general practitioners.

## 11. How will the website prevent 'bill shock', given costs can vary according to a patient's unique circumstances?

Medical specialists will only list their their estimated fees from a relevant list of typical services, along with any gap arrangements. Importantly this is not a quote, nor does it replace informed financial consent. Rather, it will enable consumers to have a more constructive and informed cost conversation and actively participate in the informed financial consent process.

The Department acknowledges that for certain treatments it can be difficult to specify costs and the specific treatment is not confirmed prior to specialist and patient meeting. The website will clearly articulate that only indicative fee information is displayed and to always speak with their specialist to discuss which treatment is right for them.

## 12. There are many components to a consumer's out-of-pocket costs, why is the focus on medical specialists?

Individual specialist fees will be contextualised with information on Medicare contributions, private health insurer payments and gap cover arrangement information. The information will also be provided in the context of aggregated historical claims data and for some services through inclusion of a typical patient journey for the service in question. This information will highlight the various points of the patient healthcare journey at which an out-of-pocket cost may be expected and typical ranges of fees and different factors that impact out-of-pocket costs.

## 13. Will the Department be checking the information entered with claims data? What assurances will be in place to ensure information is accurate and up to date?

This is not a compliance exercise, and data that specialists publish about themselves is controlled by specialists. As part of registration, the Department will authenticate specialists against their AHPRA registration. The Department will not be checking the data against Medicare claims data. The website will rely on specialists and their support staff to provide information that is true at the time of entry.

## 14. Could participation and publishing of individual medical specialists' fees be classified as anti-competitive behaviour?

The Department has investigated this matter and consulted with relevant parties including the Australian Competition and Consumer Commission. The particular practice that some specialists were worried about is collusion. Participation in the MCF is not collusion. Collusion is where an agreement is made between specialists to set a specific price or not service a specific area. You can contact the Department via [OOPTransparency@health.gov.au](mailto:OOPTransparency@health.gov.au) if you would like more information.

## 15. Could this website lead to the inflation of fees across a medical speciality?

The primary purpose of the MCF is to provide fee transparency, not to impact charging behaviours by medical specialists. There are a range of factors that influence the fees that healthcare providers charge and there is a range of information already in the market that can inform a medical specialist of the fees charged by other healthcare providers. It should be recognised that doctors' fees are not the only factor for consumers making decisions. Quality, wait times, proximity, accessibility and word-of-mouth, for example, can also play a role. The website will encourage patients to consider all relevant factors in their healthcare decisions.

## 16. Could the website encourage doctor shopping or interstate medical tourism?

Choice is a cornerstone of Australia's private health system. The MCF will support better informed conversations about healthcare decisions between consumers and their GPs and medical specialists. The MCF will also educate consumers so they gain a stronger understanding of the healthcare ecosystem and the contributing factors to out-of-pocket costs.

