



Co-payments – Information for patients

When does the co-payment start?

The co-payments are due to begin on 1 July 2015.

Why is this co-payment being introduced?

The Federal Government is introducing a co-payment to reduce the cost to the Medicare system and establish a Medical Research Future Fund.

I'm currently bulk-billed; will I have to pay the co-payment?

Yes. The \$7 co-payment will apply to most GP consultations. If you are currently bulk-billed you will have to pay the \$7 co-payment.

I have a concession card; will I have to pay the co-payment?

Yes. All patients currently being bulk billed will be eligible for the co-payment.

If you have a concession card, or are under the age of sixteen, this co-payment only applies for your first ten visits per year. The maximum amount of co-payment you will have to pay is \$70. After you reach this threshold current bulk billing arrangements will apply.

I already pay a fee, will this affect me?

Yes. As part of this new measure the Medicare Rebate for GP consultations is being reduced by \$5. This means that you will receive \$5 less when you make a claim with Medicare for a GP consultation.

What services will I have to pay for?

There are several services that will attract a co-payment.

- The majority of visits to a GP clinic
- Pathology tests – such as blood test and urine test
- Radiology and imaging services – such as X-Rays, MRI's and CAT Scans

For pathology items the \$7 co-payment will apply per "episode", meaning that multiple items can still be ordered on a single test and they will only attract the single fee.

For radiology items the co-payment will likely apply per item/test. Radiology items will also have their rebate reduced by \$5 which means you may have higher out-of-pocket costs when using these services.

I can't afford to pay a co-payment. Can my doctor waive the fee?

In some cases your doctor may be able to waive the fee. If you think you will have trouble being able to make an upfront co-payment you should speak to your doctor and the practice staff about what arrangements can be made.



Do GPs have to bulk bill?

No. GPs are not required to bulk bill any patients and can set their own fees above and beyond the Medicare Rebate. Many GPs choose to bulk bill clients do so for patients with concession cards and for patient under sixteen years of age.

Why do GPs charge a fee/Why aren't all consultations bulk billed?

GP clinics have a number of costs involved in running their clinic. In many cases the rebate they receive from Medicare does not adequately cover the cost of running the business. To enable GPs to bulk bill patients who are not able to pay an upfront fee GPs may charge some patients a fee for their service. This ensures that the GP clinic is able to continue operating and providing quality services to patients.

Does this co-payment just mean my GP is getting paid more?

No. The co-payment off-sets the Federal Government's decision to reduce the Medicare Rebate. This reduction means that doctors would be worse off if they do not pass on the co-payment. If doctors and clinics take a substantial reduction in the Medicare Rebate they may not be able to continue providing services.

Should I just go to an Emergency Department if I can't afford to pay the co-payment?

No. Your local GP is still the best person to seek non-emergency medical advice from. Local GPs provide excellent preventive and ongoing care and management for patients. If you cannot afford to pay the co-payment you should speak to your doctor or clinic staff.

If you believe that you require urgent medical attention you should attend an emergency department.

Where can I find out more information?

There are still a lot of details to be released about the co-payment.

If you have concerns about the co-payment or your ability to pay you can speak to your GP or Clinic staff.

For general information on Medicare and co-payments you can check the Department of Human Services Website.