



# 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 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. Currently, these costs are shown by geographic locations rather than by individual specialists.

Over the last 12 months, the Department has developed additional functionality which will allow individual medical specialists to publish their estimate 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 indicative costs to provide consumers with a better understanding of what contributes to out-of-pocket costs and the value the right private health insurance cover for their needs can provide. You can view a demonstration of the new look enhanced Medical Costs Finder here: <https://youtu.be/kMJsCvbofAQ>

### 2. What does the government aim to achieve with 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 better informed choices and be better prepared for the informed financial consent discussions with their healthcare providers.

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

### 3. Why should I participate in this website?

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

One of the biggest challenges with private healthcare that consumers face is not having reasonable expectations of what medical costs they are likely to incur until they've been already engaged in the clinical interaction with their specialists. The MCF website will improve the community's generally low level of 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, estimate fees, and any gap arrangements they might have for a selected number of services.

Specialists will also be able to complete their own public profile to accompany fee information, including, at a minimum, 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 delete their profile and fee information at any time.

### 5. Which medical specialities are participating?

The MCF enhancements will have a staged rollout for medical specialists and services. The first speciality areas invited to participate include gastroenterology, general surgery (with a particular focus on breast, abdominal and colorectal surgeries), gynaecology and obstetrics, 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 of when new areas are added.

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

The website is intended to be utilised by 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?

A pilot program will commence in March 2022.

The website is then expected to go live in the second quarter of 2022.

### 8. Is there a cost associated with participating in this website?

No. There is no financial cost involved in participating and the data entry portal for specialists has been designed to require minimal time to complete. Following the authentication process, the typical time taken by users to complete the onboarding and enter fee information for five services is approximately 20 minutes.





## 9. How do I participate?

Simply send an email to [OOPTransparency@health.gov.au](mailto:OOPTransparency@health.gov.au) registering your interest.

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

Participation is voluntary. Specialists who choose to participate will be searchable by service and specialty, not by name. Specialists who choose not to participate will not appear in any search results 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 estimate fees from a selected list of typical services as they see fit, along with any gap arrangements they may have. 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 your specialist to discuss which treatment is right for you.

## 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. 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.

The portal will run a data assurance check against typical data to ensure that any errors (significant variance from other data) are identified by the system. Where a discrepancy is detected, the user will be notified so they can check their entry for potential errors.

The MCF allows specialists to identify membership of various medical colleges and craft groups. As part of registration, the Department will authenticate specialists against their AHPRA registration and check this information regularly, beyond this, the Department will have no role in verifying the accuracy of such claims. Where requested by medical colleges and craft groups, the Department may supply regular membership summaries from the publicly available information on the website for their review of specialists claiming to be members of their organisation.

## 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 (ACCC). The Department is confident that participation would not be considered as a breach of consumer law. A breach occurs when agreement is made between competitors 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 what the different contributing factors to out-of-pocket costs can be.

Any additional questions or queries should be directed to [OOPTransparency@health.gov.au](mailto:OOPTransparency@health.gov.au)

