

Stretching Your Health Dollar

Top 5 tips

1 Ask Questions

Asking questions about costs, tests, treatments, and general health questions can save you money by making sure you get the right care at the right time. Try:

- **HealthDirect Question Builder:** This site helps you choose questions to ask your doctor or specialist. You can email or print them.
www.healthdirect.gov.au/question-builder
- **Informed Financial Consent:** These resources from the Australian Medical Association will help you ask your doctors about their fees.
www.ama.com.au/articles/informed-financial-consent
- **5 Questions to Ask Before Any Test, Treatment or Procedure:**
www.choosingwisely.org.au/resources/consumers-and-carers/5questions

2 Use Walk-In Centres

If you have a minor illness or injury, you can go to a nurse led Walk-In Centre. They provide free consultations for minor illnesses and injuries for anyone over 12 months of age. There are five locations in Canberra open 7.30am-10.00pm, every day of the year. Visit www.canberrahealthservices.act.gov.au/services-and-clinics/services/walk-in-centres-wic.

3 Shop Around

- Fees vary between health professionals. You might find cheaper services in other suburbs, the towns around Canberra or in other cities.
- Telehealth is an option which means you don't have to leave your home to have a consultation. This means you can see specialists outside Canberra who may cost less.
- The price of tests and treatments varies between different pathology services. You can choose to go to any pathology service that offers the best price – you don't need to use the company on the request form your doctor filled out.
- Ask the service provider if they have cheaper fees for tests or treatment for people who hold pension, concession, or student cards.

Medical Costs Finder: You can find out the expected costs of specialist services here www.health.gov.au/resources/apps-and-tools/medical-costs-finder

4

Look for Subsidies

The ACT Government has subsidies to help with the costs of health care, like the **Low Vision Aids Scheme** and the **Spectacles Subsidy Scheme**.

You can do a quiz to find out what you are eligible for at assistance.act.gov.au.

The Interstate Patient Travel Assistance Scheme can help with travel and accommodation costs if you need to travel long distances for treatment that is not locally available. Phone 5124 9082 or visit www.health.act.gov.au/iptas

5

Think about Ambulance Insurance

You pay at least \$767 for an emergency ambulance in the ACT unless you are a pension or concession card holder. For around \$70 - \$100 a year, private health insurance can cover you for emergency ambulance. You can compare health insurers at www.privatehealth.gov.au/dynamic/search.

You can read about ACT Ambulance Service fees here: esa.act.gov.au/about-esa-emergency-services/ambulance/fees-and-charges.

Financial Counselling and Support

- **Care Inc Financial Counselling:** Provides free financial counselling and advice. Call 6257 1788 or visit www.carefcs.org
- **National Debt Helpline:** Provides free advice for people in debt to get back on track. Call 1800 007 007 or visit ndh.org.au

Low cost health services

General Practitioners (GPs)

- **Find a health service:** Use this search to look for health services, including bulk-billing GPs. www.healthdirect.gov.au/australian-health-services
- **Register with MyMedicare:** This program gets you to register with your regular GP practice so they can claim more from Medicare to give you longer telehealth appointments and better information sharing if you go to hospital. Visit www.health.gov.au/our-work/mymedicare/patients
- **National Home Doctor Service:** For urgent medical care after hours between 6pm and 7am and weekends. Phone 137425 or visit www.homedoctor.com.au/locations/canberra
- **Winnunga Nimmityjah Aboriginal Health and Community Services:** An Aboriginal community controlled primary health care service. It provides free medical and other health services for the Aboriginal community in the ACT. Phone 6284 2222 or visit www.winnunga.org.au/services/
- **The Women's Health Service** can support women from marginalised backgrounds to find a suitable GP - www.health.act.gov.au/services-and-programs/women-youth-and-children/womens-health/womens-health-service

- **Sexual Health and Family Planning ACT (SHFPACT)** provide sexual and reproductive health care with skilled nurses and GPs. Fees apply for their services. Concessions are available. Some nurse led clinics are bulk billed as part of their training. Phone 6247 3077 or visit <https://www.shfpact.org.au/>

Allied Health

- **Canberra Health Services Community Health Centres** have free physiotherapy, occupational therapy, community nursing, podiatry and nutrition if you are an ACT Resident. You do not need a referral from your doctor. Phone Central Health Intake (CHI) on 5124 9977 or visit www.canberrahealthservices.act.gov.au/services-and-clinics.
- **University of Canberra Student Led Clinics:** Between \$10 and \$65 a visit for a student led consultation. All students are supervised by qualified practitioners. Clinics include physiotherapy, nutrition and dietetics, psychology, counselling, occupational therapy, optometry, speech pathology, and exercise physiology. Phone 6201 5843 or email: healthclinic@canberra.edu.au
- **General Practitioner Management Plan (GPMP) or Team Care Arrangement (TCA) for Chronic Disease Management:** If you have a chronic illness, your GP can make a treatment plan that has referrals to allied health providers such as physiotherapists and speech pathologists. This plan lets you claim a rebate from Medicare for those appointments. Talk to your GP.

Mental Health

- **Canberra Medicare Mental Health Centre** can help you find mental health care within your budget. Call **5117 4357** or go to canberrammhc.com.au.
- **Head to Health:** Provides online mental health resources from trusted service providers. Visit www.headtohealth.gov.au
- **MindMap** – A website for children and young people (up to 25 years of age) to help navigate Canberra's mental health system and to find the right service and support. Phone 1800 862 111 or visit www.mindmap.act.gov.au
- **Student Counsellors and Psychologists at the University of Canberra:** Provide low-cost counselling supervised by an accredited practitioner. Call 6201 5843 or email: healthclinic@canberra.edu.au
- **Mental Health Treatment Plan:** Your GP can refer you for up to 10 Medicare rebated visits with a psychologist. More information at www.healthdirect.gov.au/mental-health-treatment-plan
- **Meridian ACT** provides low-cost psychological and social work support for the LGBTIQ+ community in Canberra. Phone 6257 2855 or visit www.meridianact.org.au/wellbeing_services_home

Dental Health

- Concession card holders and children under 14 can get most routine dental care, including emergency dental treatment, at low-cost or for free from **Canberra Health Services**. See if you are eligible at: www.canberrahealthservices.act.gov.au/services-and-clinics/dental-services
- If you or your child get a payment from Service Australia, they may be able to get vouchers for dental treatment through the **Child Dental Benefits Schedule**. Visit www.servicesaustralia.gov.au/child-dental-benefits-schedule.

Pharmacies and Medicines

Ask your pharmacist:

- **For generic medicines.** These medicines are cheaper than the brand name medicines but are as effective and safe.
- **If there is a way of taking your medicines that may reduce the cost.** Some medicines can be combined, taken in larger doses or by different routes (e.g. injection compared to tablet). Costs can vary.
- **For a review of your medicines.** You might not need to take all your medicines anymore. Ask for a review (see above).
- **About the PBS (Pharmaceutical Benefits Scheme) Safety Net:** Ask your pharmacist to help you track how much you spend for the PBS Safety Net. Once you've spent a certain amount on medicines, you may be entitled to cheaper medicines. You'll be given a card to prove you can buy your medicines more cheaply.

Get more information about the Pharmaceutical Benefits Scheme (PBS) at www.pbs.gov.au or call 1800 020 613.

Community Pharmacies offer services in health-related activities such as vaccines, pain management support and blood pressure monitoring. Some of these may be subsidised or free. Ask your pharmacist or check their website as prices will vary.

Other Resources

Health Care Consumers Association website: Our website contains more information and factsheets to help you get the most from your health care. Visit www.hcca.org.au

Canberra Health Literacy website: Information to help people have the knowledge, skills, and confidence to find, understand, and use health information; be active partners in their care, and navigate the health system. Visit www.cbrhl.org.au

Download this factsheet:

