

# Stretching Your Health Dollar

## Top 5 tips

### 1 Ask Questions

Asking questions about costs, tests, treatments, and general health questions can save you money. 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](http://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-financialconsent](http://www.ama.com.au/articles/informed-financialconsent)
- **5 Questions to Ask Before Any Test, Treatment or Procedure:**  
[www.choosingwisely.org.au/resources/consumers-and-carers/5questions](http://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](http://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](http://www.health.gov.au/resources/apps-and-tools/medical-costs-finder)

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## 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](https://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/hospitals-and-healthcentres/canberra-hospital/your-time-hospital/interstate-patient-travel](https://www.health.act.gov.au/hospitals-and-healthcentres/canberra-hospital/your-time-hospital/interstate-patient-travel).

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## Think about Ambulance Insurance

You pay at least \$1070 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](https://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](https://esa.act.gov.au/about-esa-emergency-services/ambulance/fees-and-charges).

## 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](https://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 go to hospital. Visit [www.health.gov.au/our-work/mymedicare/patients](https://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](https://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/](https://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](https://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](http://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. Some clinics offer lower cost for government concession card holders and students. 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](mailto: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

- **Head to Health:** Provides online mental health resources from trusted service providers. Visit [www.headtohealth.gov.au](http://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](http://www.mindmap.act.gov.au)
- **Services Offered in the Community:** Check the My Community Directory for community based mental health services or support groups related to your specific condition at [vc-act.mycommunitydirectory.com.au](http://vc-act.mycommunitydirectory.com.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](mailto: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](http://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](http://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](http://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](http://www.servicesaustralia.gov.au/child-dental-benefits-schedule).

## Pharmacies and Medicines

- **The Pharmaceutical Benefits Scheme (PBS)**: The Australian government scheme providing free or low-cost medicines. To find out more phone 1800 020 613 or visit [www.pbs.gov.au](http://www.pbs.gov.au)
- **National Prescribing Service**: This offers information to consumers and health professionals on medicines. Read their tips on lowering your medicine costs: [www.nps.org.au/consumers/keeping-your-medicines-costs-down](http://www.nps.org.au/consumers/keeping-your-medicines-costs-down)
- **Aboriginal or Torres Strait Islander People**: ask your GP for information on Closing the Gap measures for free or low-cost medicines.
- **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 the services as prices will vary.

## Financial Counselling and Support

- **Care Inc Financial Counselling**: Provides free financial counselling and advice. Call 6257 1788 or visit [www.carefcs.org](http://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](http://ndh.org.au).

## 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](http://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](http://www.cbrhl.org.au)