

# Stretching Your Health Dollar

Updated February 2026

## 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 for your visit.

[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-financial-consent](http://www.ama.com.au/articles/informed-financial-consent)

### 2 Use Medicare Urgent Care Clinics

They provide free care for non-life threatening illness and injury when you can't wait to see your GP. There are 6 clinics in the ACT:

- **Nurse led Walk in Centres** can treat anyone aged over 12 months. There are 5 centres open 7:30am-10pm every day in Gungahlin, Dickson, Belconnen, Weston Creek and Tuggeranong
- **The GP-led Urgent Care Clinic** in Woden can treat anyone of any age. They are open 10am-8pm every day.

Find your nearest urgent care clinic at [www.health.gov.au/find-a-medicare-ucc](http://www.health.gov.au/find-a-medicare-ucc).

**You do not need a Medicare card to use these clinics.**

### 3 Shop Around

- You might find cheaper services in the towns around Canberra or in other cities. You may be able to use telehealth to see them using phone or video calling or travel to them.
- The price of tests varies between different pathology and imaging services. You can choose to go to any 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/iptas](https://www.health.act.gov.au/iptas)

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## 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 \$50 - \$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 and waivers 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. Visit [www.healthdirect.gov.au/australian-health-services](https://www.healthdirect.gov.au/australian-health-services)

Some places have bulk-billing GPs for certain groups:

- **People who are homeless:** Early Morning Centre, 69 Northbourne Ave, City. Drop in 9-11am Wednesdays.
- **People aged 12-25:** The Junction Youth Health Service, Level 2, 30 Scotts Crossing, City. Phone 6232 2423
- **Women with barriers to accessing health care:** Women's Health Service Clinics in City, Gungahlin, Belconnen, Phillip, and Tuggeranong. Phone 5124 1787
- **Aboriginal and Torres Strait Islander people:** Winnunga Nimmityjah, 63 Boolimba Cres, Narrabundah. Phone 6284 6222
- **Asylum seekers and refugees:** Companion House, 41 Templeton St Cook. Phone 6251 4550

**Bulk-Billed After Hours GPs:** Call 1800MEDICARE (1800 633 422) and speak to the nurse. They can book a phone appointment with a GP. If you need a GP to visit you at home, try 13SICK (13 74 25 or [13sick.com.au](https://13sick.com.au)).

**Register with MyMedicare:** Register with your GP practice so you can get longer telehealth appointments and they can share information if you go to hospital. Visit [www.health.gov.au/our-work/mymedicare/patients](https://www.health.gov.au/our-work/mymedicare/patients)

**Sexual Health and Family Planning ACT (SHFPACT)** provide sexual and reproductive health care with skilled nurses and GPs. Concessions are available. Some nurse led clinics are bulk billed. Phone 6247 3077 or visit [www.shfpact.org.au](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 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](mailto:healthclinic@canberra.edu.au)

**GP Chronic Condition Management Plan:** If you have a condition that last more than 6 months, 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

**Medicare Mental Health Centres** in Canberra City and Tuggeranong can help you find mental health care within your budget. You do not need a Medicare card. Call **1800 595 212** or go to [canberrammhc.com.au](http://canberrammhc.com.au).

**Medicare Mental Health:** Provides online mental health resources and support from trusted service providers. Visit [www.medicarementalhealth.gov.au](http://www.medicarementalhealth.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)

### Student Counsellors and Psychologists:

- **University of Canberra:** Call 6201 5843 or email: [healthclinic@canberra.edu.au](mailto:healthclinic@canberra.edu.au)
- **Australian National University:** Call 02 6125 8498 or email [psychology.clinic@anu.edu.au](mailto:psychology.clinic@anu.edu.au)

**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)

Ask your GP for a **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)

## Look for community support

Volunteering ACT's information hub can help you find peer support and health services from community groups. Drop-in at 20 Genge Street, City, call 02 6248 7988, or visit [volunteeringact.org.au/community-info-hub](http://volunteeringact.org.au/community-info-hub)

## 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. Call 5124 9977 or visit: [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 Services 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

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 medicines review.
- **About the PBS (Pharmaceutical Benefits Scheme) Safety Net:** They can help you track how much you spend for the PBS Safety Net. Once you've spent a certain amount on medicines, you can get cheaper medicines for the rest of the year.

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

**Community Pharmacies** offer services 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.

## 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 Hub:** 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)

Download this factsheet:

