

Stretching Your Health Dollar

Updated September 2026



Top tips to save money on health care

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
- These resources from the Australian Medical Association will help you ask your doctors about their fees. 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. **You do not need a Medicare card to use these clinics.**

- **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 8am-10pm every day.

Find your nearest urgent care clinic at www.health.gov.au/find-a-medicare-ucc.

3 Shop around

Tests and scans: call 2-3 pathology or imaging services and ask for a quote. 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.

If you need to see a specialist doctor:

- You might find cheaper specialists in the towns around Canberra or in other cities. You may use telehealth to see them by phone or video, or travel to them.
- 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 Check if you can get government benefits

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 act.gov.au/assistance.

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 **02 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 \$50 - \$100 a year, private health insurance can cover you for emergency ambulance. You can compare health insurers at www.privatehealth.gov.au.

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

6 Use financial support programs

It's ok to ask for help with money if you are having a hard time. These crisis support services can help with the costs of transport, medicines and health care:

- **Community Services #1:** communityservices1.org or **02 6126 4715**
- **Communities@Work:** commsatwork.org or **02 6293 6500**

If you need to pay for essential medical or dental care, Care Financial Services can give you a 0% interest loan of up to \$2000 to pay back over 12-24 months. Go to www.carefcs.org/community-loans or call **02 6257 1788**.

If you need help with debt, phone the **National Debt Helpline** on **1800 007 007**

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

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 **02 6232 2423**
- **Women with barriers to accessing health care:** Women's Health Services in City, Gungahlin, Belconnen, Phillip & Tuggeranong. Phone **02 5124 1787**
- **Aboriginal and Torres Strait Islander people:** Winnunga Nimmityjah, 63 Boolimba Cres, Narrabundah. Phone **02 6284 6222**
- **Asylum seekers and refugees:** Companion House, 41 Templeton St Cook. Phone **02 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).

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

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 **02 6247 3077** or visit 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 **02 5124 9977** or visit 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 **02 6201 5843** or email: 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.

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

Medicare Mental Health: Provides online mental health resources and support from trusted service providers. Visit 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

Student Counsellors and Psychologists:

- University of Canberra: Contact **02 6201 5843** or healthclinic@canberra.edu.au
- Australian National University: Contact **02 6125 8498** or psychology.clinic@anu.edu.au

Meridian ACT provides low-cost psychological and social work support for the LGBTIQ+ community. Phone **02 6257 2855** or visit www.meridianact.org.au



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 **02 5124 9977** or visit: 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.



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 get cheaper medicines for the rest of the year.

Get more information about the Pharmaceutical Benefits Scheme (PBS) at 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.



Other Resources

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

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

Download or share
this factsheet:



This resource provides general information that is accurate at the time of publication. It is not professional medical or legal advice.