

BILLING POLICY

Little Gem Medical is a Mixed Billing Practice

Little Gem Medical operates using a mix of bulk billing and private billing practices. Some patients will be charged a fee for the service they are provided and are able to claim their Medicare rebate instantly, leaving an 'out of pocket gap' to the practice. We require the gap due to:

1. Government underfunding of Medicare over 20 years;
2. Increased demand and complexity of patient care over the pandemic;
3. The rising cost of business operations – including, but not limited to; clinical and non-clinical staff, rent, equipment, technology, medical insurance, consumables and training; and
4. To ensure we maintain an optimal level of care to our patients as the current Medicare structure does not incentivize GPs to spend more time with the patient when it is often needed.

We understand that the increasing cost of healthcare will impact patients. Our decisions around this structure have been made to ensure the business can continue operating.

We encourage you to raise this issue with your local Federal Government representative so they can change Medicare rebates to more accurately reflect the cost of healthcare.

- The Federal Member for Hume is Angus Taylor and he can be contacted at <https://www.angustaylor.com.au/>
- The National Minister for Health and Aged Care is Mark Butler and he can be contacted at <https://www.health.gov.au/ministers/the-hon-mark-butler-mp>

The Concession and Non-Concession Patient

We recognize that there are vulnerable patients who are unable to contribute as much to their healthcare. For this reason, we have created subsidized options for the concession patients listed below. Concession patients will need to present their concession/health care cards at each appointment.

Bulk Billed (No Gap)	Concession Patients	Non-Concession Patients
<ul style="list-style-type: none"> - Patients with a Department of Veteran Affairs Card (White or Gold) 	<ul style="list-style-type: none"> - Patients 16 years old and under - Patients with a Pensioners Concession Card issued by Services Australia - Patients with a Health Care Card issued by Services Australia 	<ul style="list-style-type: none"> - Anyone else - Patients with a Commonwealth Seniors Health Card

The Fees for Concession Patients

MBS Item Number	Consult	Billed	Medicare Rebate	Gap for Concession group
3	Ultra short consult	\$39.60	\$19.60	\$20.00
23	Standard Consult	\$62.85	\$42.85	\$20.00
36	Long Consult	\$102.90	\$82.90	\$20.00
44	Extra Long Consult	\$142.15	\$122.15	\$20.00

The Fees for Non-Concession Patients

MBS Item Number	Consult	Billed	Medicare Rebate	Gap for Non-Concession group
3	Ultra short consult	\$59.60	\$19.60	\$40.00
23	Standard Consult	\$82.85	\$42.85	\$40.00
36	Long Consult	\$122.90	\$82.90	\$40.00
44	Extra Long Consult	\$162.15	\$122.15	\$40.00

Bulk Billed Services for ALL Patients (no Gap payment charged)

1. Registrar Consults

All patients, whether concessional or non-concessional, can attend consults with our Registrar GPs (currently Dr Elton and soon to be Dr Josephine) and be bulk billed.

2. Care Plans, Health Assessments

GP Care Plans, Mental Health Care plans, Health Assessments and reviews will be bulk billed for ALL patients regardless of the GP you visit. These can only arrange these if you are eligible, according to Medicare rules.

3. Applicable Vaccinations

The National Immunisation Program is a Government funded initiative that covers the cost of particular vaccinations for those with a Medicare Card so it is free to the patient. Our doctors will assess each patient to determine if there is any way they might qualify for government supplied vaccinations. Childhood vaccinations and COVID-19 vaccinations are Bulk Billed. Vaccinations that are not covered by the National Immunisation Program can be purchased by the patient and administered by Little Gem Medical.

Procedures

For all procedure services, your doctor will discuss the fee with you, prior to arranging or performing the procedure. These include (but are not limited to):

- Ear syringe
- Wound dressings
- ECGs
- Spirometry
- Implanon insertion/removal
- Iron Infusions
- Excisions

Non-Attendance to your Appointment, Last Minute Cancellations and Outstanding Accounts

Unfortunately a small group of patients have not attended their booked appointments and have not paid their invoice for the service provided. As a result:

- a) Little Gem Medical require patients to have settled all outstanding invoices prior to booking in for another appointment.
- b) Non attendance to an appointment or cancelling/postponing within 2 hours of the scheduled appointment will incur a 'no show' fee of \$50.

Payment Options

Claim your Medicare Benefit via	How does it work?	Refund Time
1. Your Medicare-registered nominated Bank Account You have previously arranged to receive Medicare rebates to your nominated bank account and have this bank card available.	a) Your bank card will be charged for the full fee of the appointment. b) Your card will be swiped again to refund the Medicare subsidy back into your account c) The remaining 'gap' is paid to the practice	Receive the Medicare refund at the time of payment with Little Gem.
2. Your MyGov Account or the Express Plus Medicare App You have previously arranged with Medicare to receive rebates to your nominated bank account but do not have this bank card available.	a) You will be charged for the full fee of the appointment b) You will receive a receipt to claim your Medicare benefit c) Utilize your MyGov> Medicare online account or the Express Plus Medicare App to upload the receipt and claim the benefit.	Receive the Medicare refund within 7 days of claiming.

Medicare only provide rebates via a bank account, they do not give cash or cheque. To provide Medicare with your bank details, please contact Services Australia or ask reception for the Medicare Bank Account Details Form.

Medicare Safety Net and Extended Safety Net

The Medicare Safety Net can assist to lower your out of pocket medical costs. Any of the out of pocket payments you make to Little Gem Medical contribute to your individual Medicare Safety Net. Once you reach the threshold, you can receive much higher Medicare benefits.

If you are part of a couple or family you can register with Medicare as a Family for the Safety Net. This means they will combine your out of pocket Medicare costs so you can reach the threshold sooner. This is not an automatic process, you need to register to ensure you are utilizing Medicare to its full potential.

Patients with Health Care Cards, Pensioner Concession Cards and the Commonwealth Senior Health Card may also be eligible for a lower Safety Net Threshold. Visit the Services Australia website to find out more.

Frequently Asked Questions

Can I just give you \$20 cash?

Unfortunately no. Medicare require us to charge the full amount for the service and have the rebate refunded by them to ensure funds are not being misappropriated by the practice. It also allows Medicare to record your gap payments for contributing to your Medicare Safety Net threshold.

What type of concession cards do you recognize?



- Health Care Card issued by Services Australia
- Pensioner Concession Card issued by Services Australia
- Department of Veteran Affairs Card (White or Gold)



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Can my Health Insurance Cover the gap payment?

No. Private Health Insurance does not cover services provided in the general practice setting.

Why have I received a text asking me to pay an invoice?

Often when patients are leaving the clinic, the GP will not have had the time to ascertain the charge to be made. On these occasions we text patients the invoice to pay via a link.

Why is my invoice amount higher than the gap payment?

Medicare require us to charge the full amount for the service and have the rebate refunded by them to ensure funds are not being misappropriated. Once your full payment is made, we send a claim to Medicare on your behalf and the rebate is usually returned to your account within 24 hours.

Why have I been charged this time but not other times?

Depending on the nature of your appointment and your eligibility for government funding, you may find that you have previously not been charged for a consult while our Billing Policy has been in place. Your Doctor will ensure they are utilizing what you are entitled to based on your conditions however certain services (for example a care plan) which are Bulk Billed can only be claimed a set number of times a year under Medicare rules.

How do I pay for a Telehealth Consult?

Before confirming your booking on our website for a Telehealth Consult, you will be asked for your payment details. Following the consult, your credit card will be charged and your Medicare rebate will be refunded as it would be if you were in the practice. If you have booked a Telehealth Consult via Reception you will be texted a link to the invoice to make payment as you would for a Face to Face Consult.

What if I don't have a valid Medicare Card?

If you do not have a valid Medicare Card you will be charged the full amount that would have been charged prior to a Medicare rebate.

What happens if I have a Newborn without a Medicare Card?

New born babies who are waiting on their new Medicare cards will have payments 'held' until they reach 3 months of age. After this time, if there is still no Medicare Card, the parent will be required to pay for the full amount of the service and claim it with Medicare at a later time. Childhood Immunisation appointments will be bulk billed.

Do you accept the Commonwealth Seniors Health Care Card to become a Concession patient?

No, we do not accept the Commonwealth Seniors Health Care Card. However patients with a Commonwealth Seniors Health Care Card may be eligible for a lower Medicare Safety Net Threshold to enable greater Medicare Benefits. Visit the Services Australia website to ensure you are utilizing Medicare to its full potential.