

3A/2320 Silverdale Road PO Box 177 SILVERDALE NSW 2752 Phone: (02) 4742 2011 Fax: (02) 47422 0010 service@littlegemmedical.com.au www.littlegemmedical.com.au

# **BILLING POLICY**

### Why is Little Gem Billing Patients?

Almost a third of patients around Australia already pay a gap to see their GP. For more than 20 years, the Australian Government has avoided increasing Medicare rebates paid to doctors, slowing defunding primary health care. Over this time, and during the pandemic, the demand for services has dramatically increased. The cost of running a medical practice has also increased. These costs include clinical and non clinical staff, rent, equipment, technology, medical insurance, training and medical supplies. In order to provide the level of care we aim to achieve; Little Gem Medical will need to Bill some patients a fee. We are aiming to keep the out of pocket amount for standard doctors visits around \$20.

We set some rules around more vulnerable patients (see the concession list below), to avoid excessive fees. We will ensure that patients are aware of out of pocket costs, prior to billing.

We understand that some patients will not want to pay for our service. We will regretfully assist in handing over your care to another practice.

### Who will be Billed (Have an Out of Pocket cost)? Who will be Bulk Billed (No cost)?

For standard consultations, for example 1-2 issues, some patients will be required to pay a fee. Some of the fee will be refunded by Medicare.

Bulk Billed	Billed
Concession Patients	Anyone else
<ul> <li>Patients under 18 years of age</li> <li>Patients over 65 years of age</li> <li>Patients with a Concession or Health Care Card</li> <li>Patients with a DVA Card</li> </ul>	

#### The Fees

Consult	Billed	Medicare Rebate	Gap
Ultra short consult	\$37.90	\$17.90	\$20.00
Standard Consult eg Skin check	\$59.10	\$39.10	\$20.00
Long Consult eg. Pap Smear	\$95.75	\$75.75	\$20.00
Extra Long Consult	\$131.50	\$111.50	\$20.00
Mental Health Consult	\$94.60	\$74.60	\$20.00
Antenatal Consult	\$69.05	\$49.05	\$20.00
Ultra short Telehealth	\$37.90	\$17.90	\$20.00
Standard Telehealth	\$59.10	\$39.10	\$20.00
Mental Health Telehealth	\$94.60	\$74.60	\$20.00



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### The Exceptions

1. Care Plans, Health Assessments

GP Care Plans, Mental Health Care plans, Health Assessments and reviews will be bulk billed for ALL patients. Our doctors can only arrange these if you are eligible, according to Medicare rules. Our doctors, will prioritise these, so that you are bulk billed as much as possible.

### 2. Vaccinations

Some vaccinations, are not available for free from the Government. Our doctors will assess each patient to determine if there is any way they might qualify for government supplied vaccinations. The vaccinations can be purchased and administered by Little Gem Medical. For example;

- Whooping cough booster shots for grandparents
- Influenza immunisations, if you are not eligible

Childhood vaccinations and COVID-19 vaccinations are funded by the Government and free of charge to patients.

#### 3. Procedures

Any of the procedures below will attract a cost, even if you are usually Bulk Billed. The fees below cover the cost of materials and staff. Most of these will have a discounted rate for concession patients, to help make it a little more affordable. Your doctor will discuss the fee with you, prior to arranging or performing the procedure.

Procedure	Billed Patients	<b>Concession Patients</b>
Implanon insertion/removal/replacement	\$50	\$40
Mirena Removal	\$50	\$40
Laceration repair	\$50	\$40
Wound repair	\$30	\$30
Small Dressing	\$10	\$5
Large Dressing	\$20	\$10
Skin Excision (paid at time of booking)	\$50	\$50
Wart Management	\$20	\$10
Iron Infusion	\$80	\$80
Other infusion	\$20	\$10
Spirometry	\$20	\$10
ECG	Bulk Billed	Bulk Billed



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#### **Payment Options**

Claim your Medicare Benefit via	How does it work?	Refund Time
<ol> <li>Your Medicare-registered nominated Bank Account</li> <li>You have previously arranged with Medicare to receive rebates to your nominated bank account and have this bank card available.</li> </ol>	<ul> <li>a) Your bank card will be charged for the full fee of the appointment. For example \$59.10</li> <li>b) Your card will be swiped again to refund the Medicare subsidy back into your account ie \$39.10</li> <li>c) The remaining 'gap' is paid to the GP ie \$20</li> </ul>	Receive the Medicare refund at the time of payment with Little Gem.
<ol> <li>Your MyGov Account or the Express Plus Medicare App</li> <li>You have previously arranged with Medicare to receive rebates to your nominated bank account but do not have this bank card available.</li> </ol>	<ul> <li>a) You will be charged for the full fee of the appointment ie \$59.10</li> <li>b) You will receive a receipt to claim your Medicare benefit</li> <li>c) Utilize your MyGov&gt; Medicare online account or the Express Plus Medicare App to upload the receipt and claim the benefit to your nominated bank account.</li> </ul>	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 our reception team for the Medicare Bank Account Details Form.

## **Frequently Asked Questions**



## What is a concession card?

A concession or health care card is issued by Services Australia and allows certain patients to get access to subsidized services.

### Can my Health Insurance Cover the gap payment?

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

## Can I just give you \$20 cash?

Unfortunately no. Medicare require us to charge the full amount for the service and have this refunded by them to ensure funds from them are not being misappropriated.

## How will I pay the gap for my 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.