



MIND THE GAP: FOUR CORNERS

Monday May 28, 2018

Mind the gap: What's driving your out of pocket medical costs.

On *Four Corners*, our investigation tells the story of your out of pocket medical expenses.

"You go for years paying premium fees into a fund. You call on it once and you're out of pocket. It sort of doesn't add up to me!" Patient

We've put you, the patient, at the centre of this investigation. Nine weeks ago we placed a call out, across ABC programs and social media, asking you to send us your bills. Hundreds of people across the country responded.

"The results are shocking and certainly show how out of pocket expenses are undermining the Australian private health care system." Dr Norman Swan

In this joint *Four Corners* investigation with Dr Norman Swan from RN's *Health Report*, the program examines what's driving these out of pocket expenses.

"As doctors we frequently make decisions based on what we think our patients need and can afford." Doctors' representative

Millions of Australians fork out big money for private health insurance believing it will give them their choice of specialist and Rolls Royce service. Yet many, at a time of great personal crisis, are saddled with bills for treatment, leaving them thousands of dollars out of pocket and wondering why they bothered paying for insurance at all.

"You live in this world where you have Medicare, a universal health fund, and you've got a private health fund, you're paying into that substantial fees, and low and behold, you're \$18,000 out of pocket when you have one operation." Patient

Many blame Medicare and the private health funds, but often the cause of out of pocket expenses lies elsewhere and this eye-opening program reveals some hard truths for patients.

"Where you live can have an influence on whether you're charged a gap and also the treatment that you're trying to access." Health insurance industry spokesperson

For patients to get the best quality care for the money they pay, they need to rethink what high charging specialists actually deliver.

"Some people out in the community feel that someone who's got very lush premises as their rooms, who charge high fees are clearly much better than other surgeons. There is no evidence that's the case. I think that's very important the public understands that." Surgeons' representative



Mind the gap, reported by Dr Norman Swan and presented by Sarah Ferguson, goes to air on Monday 28th May at 8.30pm. It is replayed on Tuesday 29th May at 1.00pm and Wednesday 30th at 11.20pm. It can also be seen on ABC NEWS channel on Saturday at 8.10pm AEST, [ABC iview](#) and at [abc.net.au/4corners](#).

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