

## MBS patient contribution

- Standard Level B GP consultation with an estimated MBS fee on 1 July 2015 of \$37.70
- Low Gap Incentive with an estimated MBS fee of \$6.20 on 1 July 2015.

## Concession card holder (currently bulk-billed)

- Carmela is a concession card holder. She uses 15 services per year.

### Current

- Carmela receives her services for free from bulk billing providers.

### From 1 July 2015

- Carmela can expect to contribute \$7 for each service for a maximum of 10 services or \$70.
- The Government will contribute around \$608.50 towards the cost of her GP visits (based on a standard GP consultation\* and a Low Gap Incentive\*\*).

2015	Current		From 1 July 2015			
	Government pays for	Bulk-billing Incentive	Government pays for up to 10 services	Government pays (services over cap)	Low Gap Incentive	Patient contribution
Service Number	15	15	10	5	15	10
MBS (Medicare Fee)	\$37.70	\$6.20	\$32.70	\$37.70	\$6.20	\$7
Sub Total	\$565.50	\$93	\$327.00	\$188.50	\$93	\$70
<b>TOTAL</b>	<b>\$658.50</b>		<b>\$608.50 (\$50 less)</b>			<b>\$70 (more)</b>

## General patient (\$70 Dr's fee)

- Bill does not have a concession card. He visits a GP once a year.

### Current

- Bill's GP charges him \$70 for each service.
- His out-of-pocket costs are \$32.30 after he receives a refund of \$37.70 from Medicare for a standard GP visit.

### From 1 July 2015

- Bill can expect to continue to pay \$70.
- He will receive a smaller refund from Medicare (e.g. \$32.70 — which is \$37.70 less \$5).
- Bill can expect his out-of-pocket costs will be \$37.30. This is \$70 less \$32.70 or \$5 more.
- The Government will contribute around \$32.70 (based on a standard GP consultation\*).

2015	Current	From 1 July 2015
Dr fee (for each service)	\$70	\$70
MBS (Medicare Fee)	\$37.70	\$32.70
Out-of-pocket costs	<b>\$32.30</b>	<b>\$37.30 (\$5 more)</b>

## Children under 16 years (currently bulk-billed)

- Sarah and Liam have two children Dean and Sally – they do not have a concession card.
- Dean, aged 12, has asthma and visits the doctor around 12 times per year
- Sally has just started school and visits around four times a year for minor illnesses.

### Current

- Dean and Sally receive services for free from bulk billing providers.

### From 1 July 2015

- Dean reaches the service cap, so his parents can expect to contribute \$7 for each of his 10 visits, or \$70 in total and \$28 for Sally's four visits.
- The family can expect to contribute \$98 in total.
- The Government will contribute around \$632.40 (based on a standard GP consultation and a Low Gap Incentive).

2015	Current		From 1 July 2015			
DEAN	Current	Bulk-billing Incentive	Government pays for up to 10 services	Government pays (services over cap)	Low Gap Incentive	Patient contribution
Service Number	12	12	10	2	12	10
MBS (Medicare Fee)	\$37.70	\$6.20	\$32.70	\$37.70	\$6.20	\$7
Sub Total	\$452.40	\$74.40	\$327.00	\$75.40	\$74.40	\$70
<b>TOTAL</b>	<b>\$526.80</b>		<b>\$476.80 (\$50 less)</b>			<b>\$70 (more)</b>

2015	Current		From 1 July 2015			
SALLY	Current	Bulk-billing Incentive	Government pays for up to 10 services	Government pays (services over cap)	Low Gap Incentive	Patient contribution
Service Number	4	4	4	-	4	4
MBS (Medicare Fee)	\$37.70	\$6.20	\$32.70	\$37.70	\$6.20	\$7
Sub Total	\$150.80	\$24.80	\$130.80	0	\$24.80	\$28
<b>TOTAL</b>	<b>\$175.60</b>		<b>\$155.60 (\$20 less)</b>			<b>\$28 (more)</b>

2015	Current		From 1 July 2015			
FAMILY	Current	Bulk-billing Incentive	Government pays for up to 10 services	Government pays (services over cap)	Low Gap Incentive	Patient contribution
Service Number	16	16	14	2	16	14
MBS (Medicare Fee)	\$37.70	\$6.20	\$32.70	\$37.70	\$6.20	\$7
Sub Total	\$603.20	\$99.20	\$457.80	\$75.40	\$99.20	\$98
<b>TOTAL</b>	<b>\$702.40</b>		<b>\$632.40 (70 less)</b>			<b>\$98 (more)</b>

### Concession card holder (currently bulk billed)

- Using 10 services per year

2015	Current		From 1 July 2015			
	Government pays for	Bulk-billing Incentive	Government pays for up to 10 services	Government pays (services over cap)	Low Gap Incentive	Patient contribution
Service Number	10	10	10	-	10	10
MBS (Medicare Fee)	\$37.70	\$6.20	\$32.70	\$37.70	\$6.20	\$7
Sub Total	\$377	\$62.00	\$327	-	\$62.00	\$70
<b>TOTAL</b>	<b>\$439</b>		<b>\$389 (\$50 less)</b>			<b>\$70 (more)</b>

### Concessional family (currently bulk billed)

- Each child using 11 services per year (reaching their service cap)
- Each parent using 3 services per year

2015	Current		From 1 July 2015			
	Government pays for	Bulk-billing Incentive	Government pays for up to 10 services	Government pays (services over cap)	Low Gap Incentive	Patient contribution
Service Number	28	28	26	2	28	26
MBS (Medicare Fee)	\$37.70	\$6.20	\$32.70	\$37.70	\$6.20	\$7
Sub Total	\$1055.60	\$173.60	\$850.20	\$75.40	\$173.60	\$182
<b>TOTAL</b>	<b>\$1,229.20</b>		<b>\$1,099.20 (\$130 less)</b>			<b>\$182 (more)</b>

## PBS co-payment

	Estimated PBS Co-payments*			
	General patient		Concessional patient	
	New	Current settings	New	Current settings
1 January 2015	\$42.70 (\$5 more)	\$37.70	\$6.90 (\$0.80 more)	\$6.10

## Age pensioner

- Joyce is an age pensioner. She purchases 80 medicines a year which are listed on the PBS.
- In 2015, under current arrangements:
  - Joyce pays \$366 in PBS co-payments.
  - She pays \$6.10 for 60 PBS medicines, before reaching the safety net, and then receives the last 20 PBS medicines for free.
- From 1 January 2015 Joyce will pay \$427.80 in PBS co-payments.
  - She will pay \$6.90 for 62 PBS medicines, before reaching the safety net, and then receive the last 18 PBS medicines for free.
  - Joyce will pay \$61.80 more in 2015 for her medicines.

2015	Current		From 1 January 2015	
	Co-payment	Safety Net Co-payment (after 60 scripts)	Co-payment	Safety Net Co-payment (after 62 scripts)
Scripts	60	20	62	18
Co-payment	\$6.10	Free	\$6.90	Free
Sub Total	\$366	\$0	\$427.80	\$0
<b>TOTAL</b>	<b>\$366</b>		<b>\$427.80 (\$61.80 more)</b>	

Based on a common mix of medicines for her demographic using this quantity of medicines, the Government will pay **over \$2,500**.

- These medicines may include medicines for: blood pressure, cholesterol, hormone replacement, macular degeneration, osteoporosis and pain.

## PBS Safety nets

	Estimated PBS Safety Net*			
	General patient		Concessional patient	
	New	Current settings	New	Current settings
2015	\$1,597.80 (\$145.30 more)	\$1,452.50	62 scripts (\$427.80) (\$61.80 more)	60 scripts (\$366)
2016	\$1,798.00 (\$312.10 more)	\$1,485.90	64 scripts (\$454.40) (\$82.40 more)	60 scripts (\$372)
2017	\$2,029.20 (\$504.70 more)	\$1,524.50	66 scripts (\$481.80) (\$97.80 more)	60 scripts (\$384)

<b>2018</b>	\$2,287.90 (\$725.30 more)	\$1,562.60	68 scripts (\$510.00) (\$114.00 more)	60 scripts (\$396)
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**Medicine examples**

- **Heart disease** - Clopidogrel + Aspirin \$54.96
  - Aspirin 100 mg + Clopidogrel 75 mg tablet, 30
- **Diabetes (type 1 or 2) medication** - Insulin Neutral Human \$224.53
  - Insulin Neutral Human 100 international units/mL injection, 5 x 3 mL cartridges
- **Malignant melanoma** - Dabrafenib \$8,758.74
  - Dabrafenib 75 mg capsule, 120

Figures include dispensing fee of \$6.63 and mark-ups paid to community pharmacy.