



## Gum Medical Billing Policy

(Effective 1 November 2025)

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### 1. Overview

Gum Medical is a mixed-billing practice. While some services are bulk billed, others attract an out-of-pocket fee. This ensures fair, transparent, and sustainable care. The previous flat-gap model is replaced with a time-tiered fee structure, ensuring patients are appropriately billed for the time spent in consultation.

### 2. Rationale

Medicare rebates have not kept pace with the cost of providing quality care. To sustain safe, personalised, and comprehensive services, fees now better reflect consultation time and complexity. Shorter visits remain affordable, while longer, more complex consultations are billed proportionately. This ensures both fairness and viability.

### 3. Summary of Patient Billing

- Consultations billed by time.
- Care Plans, Chronic Condition Management (CDM), and Health Assessments remain bulk billed.
- No automatic bulk billing by age or concession.
- Doctors have discretion to bulk bill or reduce fees in genuine financial hardship.

### 4. Consultation Fees

| Type of Consultation    | Time     | Fee      | Medicare Rebate | Out-of-Pocket |
|-------------------------|----------|----------|-----------------|---------------|
| Brief                   | <6 mins  | \$55.05  | \$20.05         | \$35.00       |
| Standard (Level B)      | <20 mins | \$93.90  | \$43.90         | \$50.00       |
| Long (Level C)          | <40 mins | \$144.90 | \$84.90         | \$60.00       |
| Extended (Level D)      | <60 mins | \$200.10 | \$125.10        | \$75.00       |
| Comprehensive (Level E) | >60 mins | \$292.65 | \$202.65        | \$90.00       |

*Procedures (e.g. iron infusions, lesion removals, Mirena insertions, sutures) attract additional fees based on complexity and materials.*

### 5. Payment and Rebates

Payment is required on the day. Medicare rebates are processed electronically, with refunds typically appearing in patients bank account within 24–48 hours.

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## 6. Non-Attendance and Late Cancellation Fees

To maintain appointment availability and respect the time of both patients and clinicians, Gum Medical applies fees for missed appointments and late cancellations:

- A non-attendance fee applies if you miss your appointment without notice. This fee will be equal to the full fee for the time booked including gap payment.
- A late cancellation fee applies if you cancel within 2 business hours of your scheduled time. This fee will be the amount of the gap payment owing.
- These fees are not claimable through Medicare and must be settled before future bookings can be made.

Repeated non-attendance may result in restricted booking privileges.

## 7. The Medicare Safety Net

The Medicare Safety Net reduces out-of-pocket costs for patients requiring frequent care. Once annual thresholds are reached, Medicare provides higher rebates.

## 8. Financial Hardship

Patients experiencing genuine financial difficulty should inform staff. Doctors may offer bulk billing or reduced fees at their discretion. All discussions are confidential and handled respectfully.

## 9. Planned vs Unplanned Care

Structured care (e.g. CDM and Health Assessments) delivers high-value, efficient healthcare — often without out-of-pocket cost. Unplanned or extended consultations are less efficient and incur proportionate fees. Patients are encouraged to plan care and use Medicare-supported options where available.

## 10. Commitment

Gum Medical is committed to:

- Thoughtful, unhurried consultations.
- Transparent, fair pricing.
- Safe, team-based, patient-centred care.

Healthcare is a priority, not an afterthought. With planning, costs can be minimised and consultation value maximised.

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