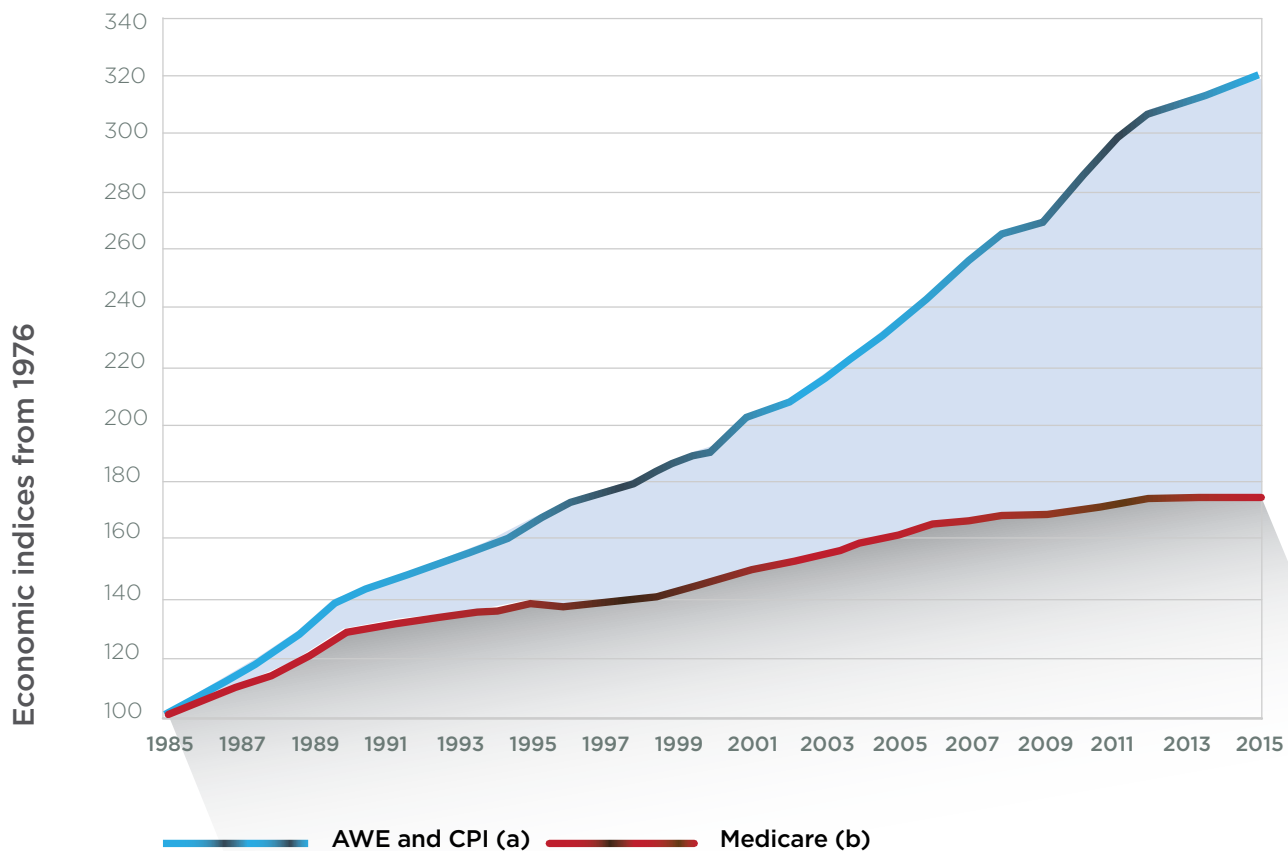


Why is there a gap?



(a) Index comprising of Average Weekly Earnings and Consumer Price Index (70:30) reflecting the average cost structures in medical practices.

(b) Index of Medicare fees as determined by the Commonwealth Government.

AM I BEING CHARGED A FAIR PRICE?

Car repairs, legal fees, plumbing services – it can be difficult to determine if you're being charged a fair fee. Patients face a similar problem with medical costs. Many patients wonder why doctors charge a gap fee. The Medicare Benefits Schedule (MBS) is a list of medical services and the fee that the Government considers appropriate for each service. Since its inception in 1985, the Government's indexation of Medicare rebates has fallen

far behind the costs of living. Every year, the costs of running a medical practice go up – staff wages, electricity rates, gas prices, property expenses, etc. While the Average Weekly Earnings (AWE) and Consumer Price Index (CPI) increase on average 3% each year, Medicare rebates increased by 1.7% on average per year. It is difficult to rely on Medicare rebates alone to pay for the expenses associated with running a practice.