The AMA has prepared the following graphs to illustrate the potential impact of the MBS indexation freeze on privately insured in-hospital services.

No MBS indexation, PHI indexation annually and Dr participates in 'Gap Cover' Scheme

No MBS or PHI indexation, Dr indexes fee annually (not participating in gap cover scheme and PHI benefit reverts to 25% of the MBS Fee)
No MBS or PHI indexation, Dr indexes fee annually (PHI offers 'known gap' scheme)

No MBS indexation, PHI indexation annually and Dr participates in 'Gap Cover' Scheme