

Australians trust the healthcare system – they just can't afford it

Tuesday 31 March 2026

The Consumers Health Forum of Australia (CHF) will launch the National Consumer Sentiment Survey (NCSS) 2025 Final Report at Parliament House, tomorrow (1 April), bringing consumer voices and hard data into the corridors of power.

Australians have spoken and said they have confidence in the quality and reliability of the healthcare they receive, but people have real anxieties about being able to afford the bill.

“Australians still trust the care they receive. What they don't trust is whether they can afford it when they need it.

That gap between confidence in care and confidence in affordability is the fault line in our health system. If people delay care because of cost, then universal care exists on paper but not in practice.

The National Consumer Sentiment Survey gives government something it rarely gets at this scale – a clear, independent picture of how the system feels from the consumer side. That evidence should shape how the next phase of health reform is designed,” said CHF CEO Dr Elizabeth Deveny.

In this year's NCSS, 5,000 Australians told us what's working and what's not.

- **50.6%** are very or extremely confident they will get *quality, safe care* if seriously ill. **Only 32.3%** feel confident they could *afford* that care.
- **One in two (49.8%)** missed out on care they needed in the past year. Cost was the main reason.
- When people missed care, cost stopped **67.0%** from seeing a dentist, **54.2%** from filling scripts, and **48.7%** from tests or treatments.
- **35.6%** experienced financial stress. People asked family for help (**18.2%**). They fell behind on utilities (**13.8%**). They couldn't pay for needed healthcare or medicines (**11.8%**).

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“What this survey shows is a system that performs clinically but is becoming harder to navigate financially. Australians respect their clinicians and the care they receive. But the cost pressures sitting around that care are creating risk for the system as a whole.

“When people delay scripts, skip tests or avoid dental care because of price, those pressures eventually show up elsewhere in the system. Affordability is not just a consumer issue – it is a system sustainability issue,” said Dr Deveny.

The system performs. The price tag doesn't.

- **Medicare coverage is near universal (97.0%). Private health insurance sits at 60.9%. The top reason for not having PHI is simple: it's too expensive (71.9%).**
- Overall satisfaction remains high. **81.6%** are satisfied with the quality of care. **86.5%** say providers treat them with respect. Yet **6.5%** experienced discrimination or disrespect in care.
- People continue to use after-hours care. **31.7%** accessed it; **emergency departments were the most used (57.8%).**
- High satisfaction with in-person care was reported in 2025. Satisfaction is **89.0%** for pharmacists and **86.4%** for GPs.
- Digital awareness is mixed. **MyMedicare awareness sits at 32.8%**, with **54.0%** of those aware registered for the program. **My Health Record awareness is 70.2%** with **61.7%** of those aware being registered.

“This report shows quality and respect across the frontline. But affordability is the fault line. When people choose between bills and care, the system isn't universal in practice. It's conditional. That must change,” said Dr Deveny.

Spotlight on LGBTQIA+ Australians

The 2025 NCSS includes **dedicated data from LGBTQIA+ communities for the first time.** Their voices have been under-represented for too long.

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- LGBTQIA+ respondents reported poorer health, more missed care, and harder navigation of the health system than other Australians¹.
- LGBTQIA+ respondents reported having higher digital engagement but lower healthcare system navigation, which means finding services that address their health issues is harder.

“These findings reinforce a simple truth about health systems – inclusion does not happen by accident.

“If services are not designed with different communities in mind, people will experience barriers to care. The data from LGBTQIA+ respondents highlights where stigma, navigation and cost pressures combine.

“Good policy design means recognising those pressures and building systems that work for everyone,” said Dr Deveny.

What Australians want government to do

Australians are clear about priorities for reform.

- **57.1%** say government spending on healthcare is **too low**.
- Australians listed **more health workers (66.7%)**, **lower costs for care and medicines (60.2%)**, and **better access (43.1%)** as their top 3 areas for immediate reform.

“Australians are very clear about what they expect government to do next.

“They want a health system that is easier to access, easier to afford and supported by a strong workforce. The upcoming Federal Budget is an opportunity to strengthen those foundations – by supporting the workforce, reducing out-of-pocket costs and making sure Medicare reforms translate into real improvements in people’s day-to-day experience of care,” said Dr Deveny.

¹ Self-rated health: Odds ratio (OR) = 0.58 → roughly means LGBTQIA+ respondents had about 40% lower odds of reporting very good/excellent health compared with others, after accounting for other factors. Unmet care needs: OR = 1.38 → about 38% higher odds of reporting that they missed care they needed in the past year. Navigation score: $\beta = -0.118$ → on the survey’s navigation scale, LGBTQIA+ respondents scored lower on average, indicating less confidence or greater difficulty navigating the system. Beta (β) is the difference on a continuous scale (e.g., a confidence or navigation score). A negative β means the group scored lower on average.



Independent tracking of reform

NCSS is an annual, independent barometer of people’s real experiences and expectations of the health system. CHF is running the survey every year from 2024 to 2027 to monitor the Strengthening Medicare reforms and track whether care becomes more affordable, accessible and fair.

“The purpose of this survey is not just to describe problems. It is to help governments and health leaders see where reform is landing – and where it is not.

“NCSS gives policymakers a national pulse check on trust, affordability and access. Over four years it is tracking whether reforms actually shift those experiences for Australians.

“If we want a health system that people trust, the system must remain both high quality and genuinely affordable,” said Dr Deveny.

About the NCSS 2025 Final Report

- National sample: 5,160 adults, surveyed 26 Feb – 25 Mar 2025; results weighted to ABS benchmarks.
- Full report compares 2025 with 2024 to help build better policies and programs.
- CHF urges government and the health sector to use NCSS 2025 alongside NCSS 2024 to improve healthcare affordability, access and equity for all Australians.

Media contact

Benjamin Graham
Public Affairs Manager CHF
0461 545 395
b.graham@chf.org.au