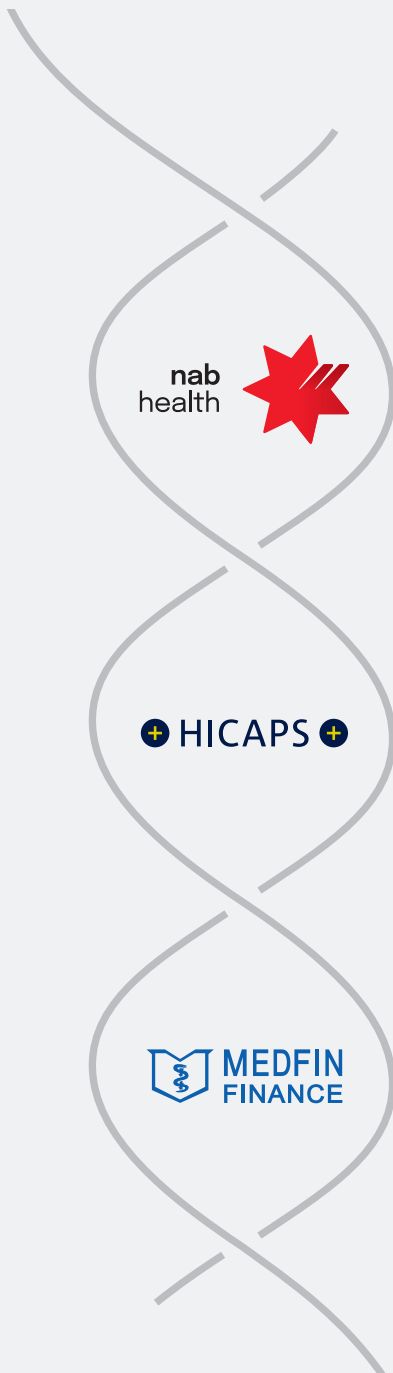




NAB Health Insights

Key Findings for GPs

January 2026



Foreword

General practice is a cornerstone of Australia's healthcare system, with GPs providing care that is both highly trusted and widely accessed.

Understanding what patients value is critical. Insights into satisfaction, communication, access and perceived value inform future care models and funding decisions, while also helping practices deliver more personalised care and strengthen patient relationships.

In this summary report, we reveal the top 5 insights for GPs. While it's clear that patients continue to hold GPs in high regard, even many of those highly satisfied with the care they receive still believe that more can be done. These findings offer actionable guidance for GPs to help meet rising patient expectations in a complex healthcare environment.

The results are encouraging. Patient satisfaction has risen this year, even

as confidence in the broader health system declined. Australians rated GPs strongly on value, communication and genuine care, with visitation climbing.

Yet improvements are needed. Access and wait times remain key concerns, with many wanting more time, active listening, and clearer explanations of care options. Cost pressures also continue to impact both patients and practices.

NAB is committed to supporting the healthcare sector and simplifying the way practices run. Through NAB Health, Medfin and HICAPS, we bring together financial expertise and integrated healthcare claiming and EFTPOS solutions to help GPs focus more on patient care and less on administration.



We are pleased to present these insights and trust these findings will help your practice continue delivering high-quality, patient-centred care.

John Avent
Executive, Health
NAB

For more than 25 years, HICAPS has been at the forefront of simplifying healthcare claiming and EFTPOS solutions, supporting over 100,000 providers across Australia.

This report reflects our ongoing commitment to innovation and partnership, providing insights that help GPs navigate evolving patient expectations while enhancing operational efficiency and financial sustainability.

HICAPS is driving a connected, efficient, and sustainable healthcare ecosystem where technology empowers practitioners and enhances the patient experience. Our recent integration with one of Australia's leading Practice Management Software providers, Best Practice, Bp Premier supports smoother claims processing and faster transactions. Together, we can continue to build a more efficient and patient-focused health system for all Australians.

Deanne Bannatyne
CEO HICAPS





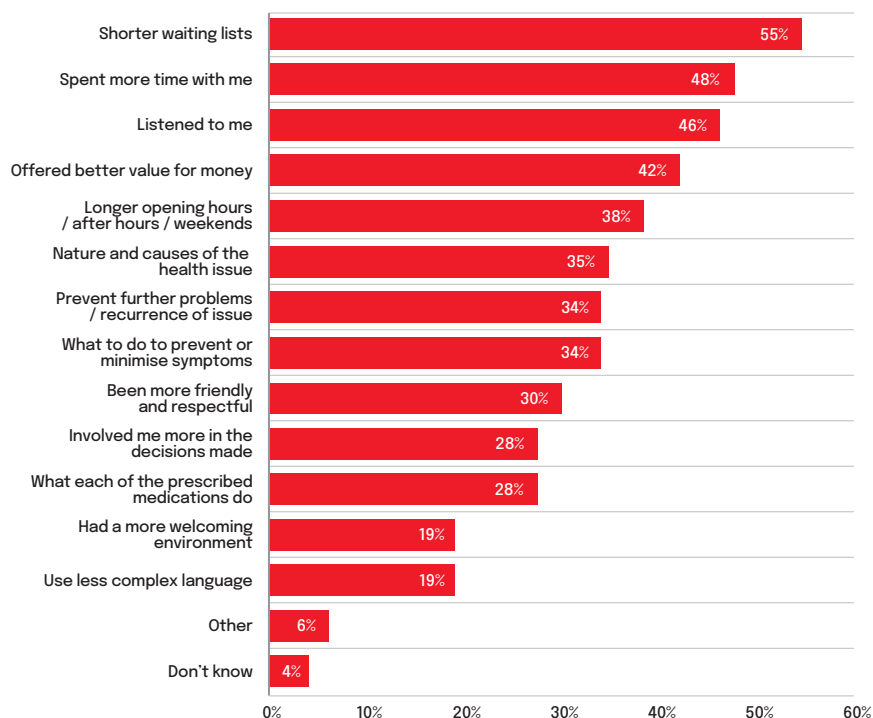
5 Key Highlights for GPs

01

There have been real improvements in the patient experience compared to last year. But more can be done to enhance the overall experience, loyalty and advocacy.

While satisfaction with the overall healthcare system continues to decline, patient satisfaction improved for GPs this year. Patients also scored GPs higher than last year for “value”, feeling cared for and the use of clear and plain language. 6 in 10 (60%) patients rated their care from GPs as “excellent value for money” and 2 in 3 (64%) felt “completely cared for”. Older Australians rated GPs highest, showing strong trust and satisfaction among seniors. GPs are however lagging compared to other health practitioners in some key areas including access, patients feeling listened to and recommendations to family and friends. Less satisfied patients want GPs to spend more time with them and have shorter wait lists. They also want GPs to actively listen, not rush through 10 minute slots. The top complaint from dissatisfied patients (around 70%) is that GPs fail to listen properly. Patients want more involvement in decisions and for GPs to ask clarifying questions rather than “just staring at the computer.” Plain language is essential – avoid jargon and explain options, benefits and side effects clearly. Written information after consultations and transparency about why certain actions are taken are also appreciated.

Figure 1: How overall quality of care from GP could have been improved



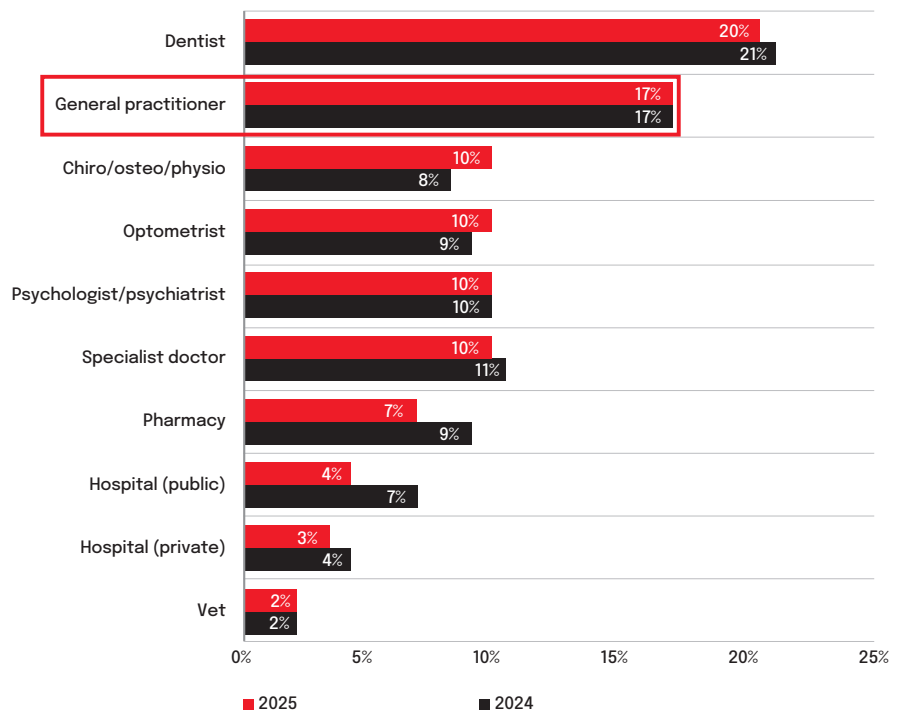
Less satisfied patients want GPs to spend more time with them and have shorter wait lists.

02

GPs are still the most highly utilised and accessed health professionals within the health system and visitation has risen solidly over the past year. But wait times are a growing concern. Too many patients complain of booking weeks in advance or waiting so long that “you’ve recovered before you see them.”

8 in 10 Australians visited a GP over the past year compared to 7 in 10 a year ago. GPs overwhelmingly meet patient preferences for in-person consultations, with 93% of visits face-to-face – aligning with what most Australians want. Telehealth still offers benefits like improved access and faster consultations, which are particularly valued by some patients, especially for simpler consultations. But it’s complementary to, rather than a substitute for, face-to-face care. While visitation is up, many Australians still report they should have visited a health professional more often, particularly a GP. Patients cite long wait times and difficulty getting appointments when sick as major pain points. “No time to visit” has become a bigger issue. Same-day or walk-in appointments are increasingly rare – and patients want that flexibility back. Many also dislike needing repeated referrals for specialists. Limited weekend or after-hours availability adds to their frustration. Online booking systems and reminders (emails/texts for check-ups) are seen as helpful. Patients also believe there are too many “unnecessary appointments” (e.g. for repeat prescriptions and referrals) that “clog calendars”.

Figure 2: Which health practitioners should you have visited in the last year but were unable to do so for some reason?



03

Cost pressures remain high. Patients want affordable care, fewer out-of-pocket costs and longer consultations for complex issues. Many patients said better value means solving problems in-session, not deferring. Bulk billing is critical, especially for low or fixed-income patients.

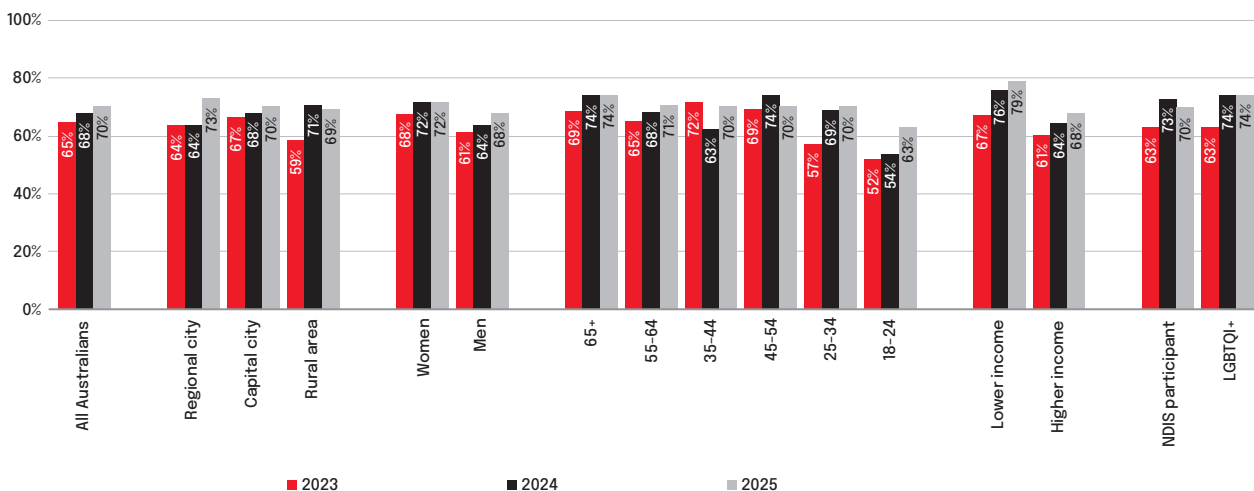
1 in 2 (50%) dissatisfied patients want better value for money. Many patients also want GPs to better understand the financial constraints they're facing. However, the share of patients self-reporting being bulk billed the last time they visited their GP fell for the fourth straight year to 58% in 2025. Importantly, it declined across most key groups, including those on lower incomes. Official bulk billing rates are higher than reported here because they often represent the percentage of services bulk billed, not the percentage of patients who are bulk billed. Patients who require frequent visits, like those with

chronic conditions or concession card holders, are more likely to be bulk billed and thus inflate the overall bulk billing rate. 7 in 10 Australians overall now rate bulk billing "extremely important" when selecting a doctor, only slightly below 8 in 10 among those on lower incomes. Surveys of GPs show a high percentage reluctant to join an exclusively bulk-billing model, even with new government incentives as it doesn't address concerns about short consultation times or inadequate funding for comprehensive care. Female GPs on average spend more time with their patients, potentially leading to lower remuneration under a predominantly bulk billing model. 1 in 5 Australians who failed to visit a health practitioner over the past year despite needing to, missed a GP visit. A growing number of patients are choosing to "manage their condition themselves" rather than visit a GP. This trend is likely being supported by the growing availability of digital health tools. While it's important for patients to actively participate in their own treatment and make better health choices, there is no substitute for professional care.



1 in 5 Australians who failed to visit a health practitioner over the past year despite needing to, missed a GP visit.

Figure 3: Importance of bulk billing when seeing a doctor (share of patients that scored 'high', 8+ pts out of 10)



04

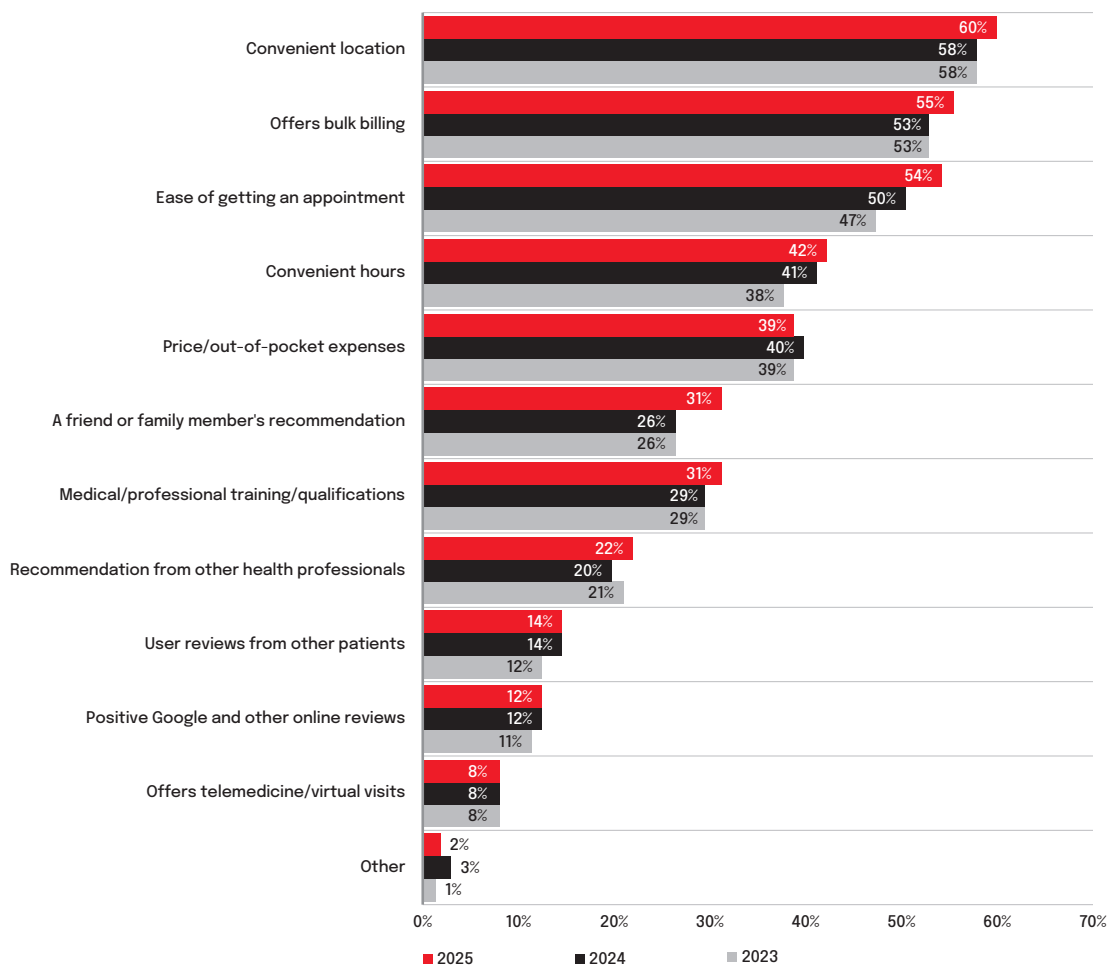
Patients have grown more comfortable switching GPs when their current one isn't meeting their needs.

1 in 3 Australians switched a health practitioner in the past 2-3 years, with GPs the most switched, though switching rates eased a little this year. Older patients remain noticeably more loyal. Nearly 3 times more patients aged 18-24 (22%) changed GPs compared to those over 65 (9%). When we ask patients considering switching their regular health practitioner what the most important considerations are when searching for a new doctor or other health professional, 6 in 10 say

it's a convenient location. Consumers increasingly want convenience, whether that's from their mechanic, retailer or health professional. But for GPs, this is a complex interplay where patient demands for convenience exist alongside a continued desire for strong, personalised and trust-based patient-provider relationships. Bulk billing and ease of getting an appointment are also extremely important, with over 1 in 2 Australians identifying them as the most important considerations when searching for a new health professional. Other important concerns include convenient hours, a more affordable price or fewer out of pocket expenses, recommendations from family members or friends, and medical and professional training and qualifications.

Consumers increasingly want convenience, whether that's from their mechanic, retailer or health professional.

Figure 4: Most important consideration when searching for new doctor or other health professional



05

The bottom line is this – patients want to feel like a person, not a case. They expect GPs to combine clinical competence with empathy. They want clear communication, proactive care and flexibility.

Typical comments include: “Stop rushing treatment and take time to be caring and empathetic.” “Find out more about my emotional and mental health, not just physical.” Follow-ups matter: “Contact me to see how I’m doing or remind me about tests/check-ups.” Empathy goes beyond sympathy – it’s about perspective-taking and meaningful connection. Respect and non-judgmental attitudes are key to building trust. Patients appreciate friendly staff, privacy and realistic scheduling to avoid overcrowding. Look at patients, not just screens and ask clarifying questions. Avoid

dismissing symptoms as “normal” or “age-related.” Maintain a friendly, non-judgmental attitude. Consistency and continuity are also genuine issues. Many patients complain about varying quality between practitioners and lack of notice when a GP leaves a practice. There’s a clear danger in simply focussing on cost and potentially ignoring other factors which help determine ‘value’ for a patient. Australian general practice is at a turning point. Patient expectations are evolving, administrative commitments are growing, and practices need smarter solutions to thrive in today’s healthcare landscape. Most patients will not remember every instruction, diagnosis or test they received. What sticks with them is their treatment. Did they feel safe and cared for? Did someone pay attention to them? Did they feel respected? Did they, in the words of one patient, feel they were “not only looked at as a patient but as a person”?



Actionable Tips for GPs:

- **Listen actively:**
Ask clarifying questions, avoid rushing, maintain eye contact.
- **Communicate clearly:**
Use plain language, explain options and side effects, provide written follow-up.
- **Show empathy:**
Address emotional wellbeing, treat patients as individuals, maintain a friendly, non-judgmental attitude.
- **Improve access:**
Offer same-day or walk-in appointments, extend hours, use online booking and reminders.
- **Balance care modes:**
Keep face-to-face as primary, use telehealth for simple cases.
- **Manage costs:**
Be transparent about fees, deliver value during consultations.
- **Enhance convenience:**
Location, flexible hours, easy booking, and continuity of care will help to reduce switching.
- **Build loyalty:**
Personalised care, proactive follow-ups and consistent quality matter.
- **Train for empathy:**
Encourage perspective-taking and patient-first culture across staff.
- **Maintain continuity:**
Inform patients of GP changes, ensure smooth handovers.

Patient feedback on their General Practitioner

“My doctor is wonderful, he listens, supports and understands me and never looks at his watch to get me out the door. He just needs to clone himself!”

“The ongoing referrals is a bit of a waste of time. If you’re already a patient, you should not have to go back to a GP to get another referral. You are just clogging up their calendar with referral appointments.”

“Take time to hear the full story. A patient needs to be provided and given time for their questions to be appropriately answered. The 10-15 minutes currently being forced upon patients is depriving them of being able to explain and report issues that can seriously affect and impact what doctors advise and prescribe.”

“Walk-ins with GPs used to be very easy. Now, you’ve recovered before you see them.”

“Actually resolve my issues when I’m in session instead of putting it aside for a future session.”

“Bulk bill and understand low-or fixed-income patients are wanting to be proactive about their health but are limited from doing so by income and access to opportunity.”

“Listen, hear, understand and offer clear responses. Talk to me, prescribe if needed, and make verbal comments instead of just typing on computer.”

“Have appointments available when I’m actually sick rather than having to book a month in advance.”

These patient verbatims were sourced from the 2025-26 NAB Health Insights Report.

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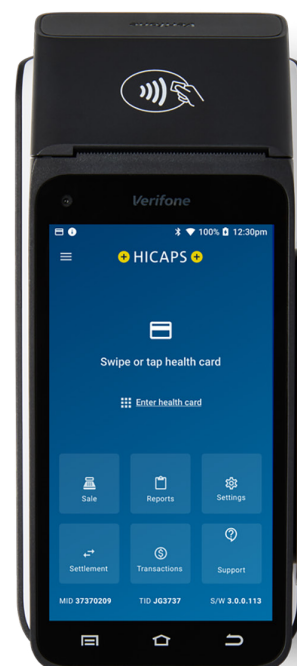
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Integrated healthcare claiming and EFTPOS solutions tailored for GPs

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Insights from Industry Leaders

Experts weigh in on workforce pressures, digital transformation and the strategies driving sustainable primary care.

Dr Nicole Higgins
MBBS FRACGP GAICD
**GP & PRACTICE
OWNER**



Chris Smeed
CEO
CUBIKO



Bec Bland
COMMERCIAL
PARTNERSHIPS MANAGER
BEST PRACTICE



1. How can GPs better meet patient needs?

“It’s about being really clear and consistent with patients about what we offer and why it’s valuable to them. For example, in my practice, we focus on the 20-minute appointment slots and the high-touch care we provide, which is why we use mixed billing. It’s about explaining the ‘why’ behind our practice model.

To start, practices should look at their patient demographics and community needs. What are the key drivers for patients in that area? Then, they can tailor their communication and services to meet those needs, highlighting what makes their practice unique and valuable.”

2. How can data help drive better practice and patient outcomes?

“When I was starting out on my journey with data, there weren’t many resources available to help practices. These days I think we’re in a really lucky position where there’s a huge variety of tools and amazing forums and Facebook groups where you can go and talk to other practices and see the incredible things they’re doing with data.

My advice to anyone just starting out is simple: don’t drink from the fire hydrant. Pick a few key metrics that align with your practice culture and business plan.”

3. What is the biggest challenge GPs are facing right now?

“The biggest challenge that we’re seeing for GPs is change and this is likely to continue. Embrace changes and identify how they can positively impact patient care and teams in your clinic. Make sure you stay up to date. Talk with your partners, stay on mailing lists and talk with your colleagues. This will help prepare you for change and realise benefits for your clinic.”

A community first approach to medicine

How Dr Manmit Madan grew two thriving practices, supported his community, and inspired the next generation of doctors.

When Dr Manmit Madan arrived from India 25 years ago, he began his Australian medical career as a GP in a small country town. From those early days, his focus has always been clear: serve the community, keep learning and build something lasting.

He is well on his way to achieving all three.

Today, as the owner of two successful Sydney medical centres, Dr Madan is recognised not just for treating patients but also for educating the community, supporting newly arrived migrants, and inspiring his own children to follow in his footsteps.

An early helping hand

As a young country doctor, one of Dr Madan's patients happened to be the local NAB branch manager. Four years after arriving in Australia, he and the patient discussed his ability to buy a property.

"I didn't think I'd be able to as I wasn't yet a permanent resident," Dr Madan recalls. "But he told me I could apply for permission from the Foreign Investment Regulation Board. He then organised a loan for an investment property in Canberra.

"That was the first time NAB exceeded my expectations – and they've been doing so ever since."

Standing out from the crowd

Since then, NAB has financed not only Dr Madan's homes and investment properties, but also his two medical practices – at Quakers Hill, in 2008, and Westmead in 2015. Both centres bring together GPs, allied health professionals, practice managers and receptionists, with Dr Madan now overseeing a team of around 20 people.

Westmead, home to two major hospitals, is an established medical hub. Opening there was not without risk.

"There certainly is competition," Dr Madan says. "The week I opened, three other practices started up within a one-kilometre radius. But I believed there was room for a practice like ours. A lot of the areas around Westmead have been rezoned for high-rise housing, which means the population is increasing dramatically. Westmead is also very central, so we have patients from a wide range of suburbs."

His confidence has been rewarded. When the property next door became available, Dr Madan didn't hesitate to expand his practice.

"I spoke with my relationship banker who arranged a loan for me," he says. "It's the people who work in the bank that make all the difference. They've all been incredibly helpful in finding solutions that meet my needs."

Scaling for the future

Dr Madan's plans to expand are far from over. He is committed to adding a dedicated specialist practice, and potentially imaging and emergency services.

John Avent, Executive NAB Health, says supporting medical professionals like Dr Madan is central to NAB's mission – whether that's tailored banking and finance solutions through NAB Health and Medfin, or HICAPS' claiming and EFTPOS solutions. "We see first-hand the enormous impact doctors



have on their communities and the recent HICAPS integration with one of Australia's leading Practice Management Software providers, Best Practice, provides efficiencies for practices and improved patient experiences," Avent says. "Our role is to ensure they have the financial backing to focus on what they do best."

"In Dr Madan's case, it's been about supporting him to scale his vision, while ensuring his practices remain sustainable for the long term. We've done that through our extensive funding capabilities. And, of course, we're glad to optimise his practice operations with HICAPS."

Dr Madan says the small details count. "Thanks to HICAPS, my own Medicare payments go directly into my bank account. And knowing they can get their rebates promptly is reassuring for our patients."

Giving back to the community

Beyond his patients, Dr Madan invests heavily in supporting the broader community. This includes the many new migrants that come to Westmead, particularly young families.

"It's very traditional within the Indian culture that, when babies are born, parents visit to provide support. Some don't have insurance or Medicare, so we help them out when they need treatment," Dr Madan says.

He also runs programs to educate the community on general health, disease prevention and vaccinations, even as he mentors the next generation of medical professionals as a lecturer at Western Sydney University and through its health association.

"Medical students from a number of universities come to us as trainees – we currently have four students here in training," he says. "We also have nursing students from the University of Queensland doing their placements."

A family of doctors

Medicine has become a family vocation. Dr Madan's elder son Navdeep, also a GP, now runs the Quakers Hill practice.

"That area has a lot of new high-rise apartments so it's becoming more densely populated," Dr Madan says. "The practice is also very close to the railway station so, again, it's very central."

His younger son, Sargun, will qualify as a GP in a few months' time. His father would love it if he joined the practice, but for now he's telling him to follow his heart.

"Who knows with Gen Z?" he laughs. "They all have their dreams. For Sargun, that might mean working in America or Europe, at least for a while."

A legacy that endures

Dr Madan believes that attitude determines your path in business and in life.

"My attitude has always been to serve the community, help people and keep on learning – and I think those go hand in hand," he says.

"The good thing about being a doctor is that I'm always developing and growing as I make a difference to the lives of the people. I get a great deal of satisfaction from my job, and that's one of the best parts of my life."

"That was the first time NAB exceeded my expectations – and they've been doing so ever since." Dr Madan

"The week I opened, three other practices started up within a one-kilometre radius. But I believed there was room for a practice like ours." Dr Madan

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