CommBank Health Insights 2026

Consumer spending on health services and the changing business of care.



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CommBank Foreword

Our latest insights series examines how consumers spend on and access healthcare services, revealing a clear trend. That is, Australians' healthcare needs and expectations are evolving.

The first indicator comes from CommBank iQ data, based on spending behaviour among millions of Australians. It shows that expenditure on privately billed general practice consults, pharmacies, allied health practitioners and dental services has each grown in the 12 months to 31 July 2026.

At the same time, national Medicare activity has increased amid higher service volumes. Total Medicare benefits paid nationally grew at an even faster rate than volumes, demonstrating the value in improved access and choice for Australians seeking care, particularly when visiting general practices.

We set out to explore what's driving these changes and answer a crucial question. What does this mean for the healthcare businesses serving Australian communities?

Finding an answer relies on going deeper than the headline figures. Beneath them are important differences in consumption behaviours and how patients engage with healthcare services, with implications for providers' operational decisions and investment in new capabilities.

This includes exploring whether spending growth is influenced by higher volumes or cost per visit, how purchasing varies across age groups and locations, and what increased Medicare-subsidised attendances tell us about access and care pathways.

Together, these insights are designed to help providers benchmark their activity against their peers, inform capacity planning and resource allocation, and identify opportunities to improve patient and workforce experiences.



Rebecca Grover
General Manager
Commercial Banking Health

Healthcare spending insights to support your business

The latest CommBank Insights report provides a national view of consumer spending on health services and how Australians engage with care. The findings can help healthcare businesses understand consumer behaviours and inform operational and planning decisions.

1

The data we use

CommBank iQ de-identified transaction data from approx. 7 million Australians in the 12 months to 31 July 2026, complemented by official Medicare data for the latest financial year, Private Health Insurance data and Pharmaceutical Benefits Scheme (PBS) data to provide a national picture of healthcare spending and service use.*

2

The sectors we examine

We spotlight four healthcare modalities in this edition, including general practice, pharmacies, allied health (inclusive of physiotherapy, chiropractic and osteopathic services), and dental services, with additional selected insights from other healthcare sectors.

3

What the insights reveal

Drivers of consumer spending on their health and changes to purchasing behaviours. The data shows how many Australians utilise health services, how much they spend, and how often they visit.

4

Why the findings matter

Understanding healthcare spending, demand and patient pathways can help businesses develop operational responses and and adapt to the changing landscape.

In this report, CommBank IQ data appears alongside Medicare statistics and Pharmaceutical Benefits Scheme data from the Australian Government, and Private Health Insurance statistics from Australian Prudential Regulation Authority. The analysis period for these sources may differ from the CommBank iQ data period and is specified when referenced.

Four forces shaping healthcare engagement and delivery

Across Australia, consumer healthcare spending continues to rise, reflecting broader demographic change, greater choice in how and where people access services, and the ongoing need for clinical care. Our analysis highlights four forces influencing patient experiences and spending, and informing how healthcare businesses deliver care and evolve their operating models. Together, they provide context for the spending trends and sector insights explored throughout the report.



Australians' healthcare needs and expectations are evolving

Spending and service utilisation trends highlight how access, choice, patient journeys and care delivery are changing, with implications for patient and provider experiences.



Demand and choice is expanding

Australians use a broader mix of health services and access points.



Connected care pathways are important

Patients navigate multiple providers and settings as needs increase.



Patients play a more active role in their care

Active participation and better informed patients are supporting engagement with providers.



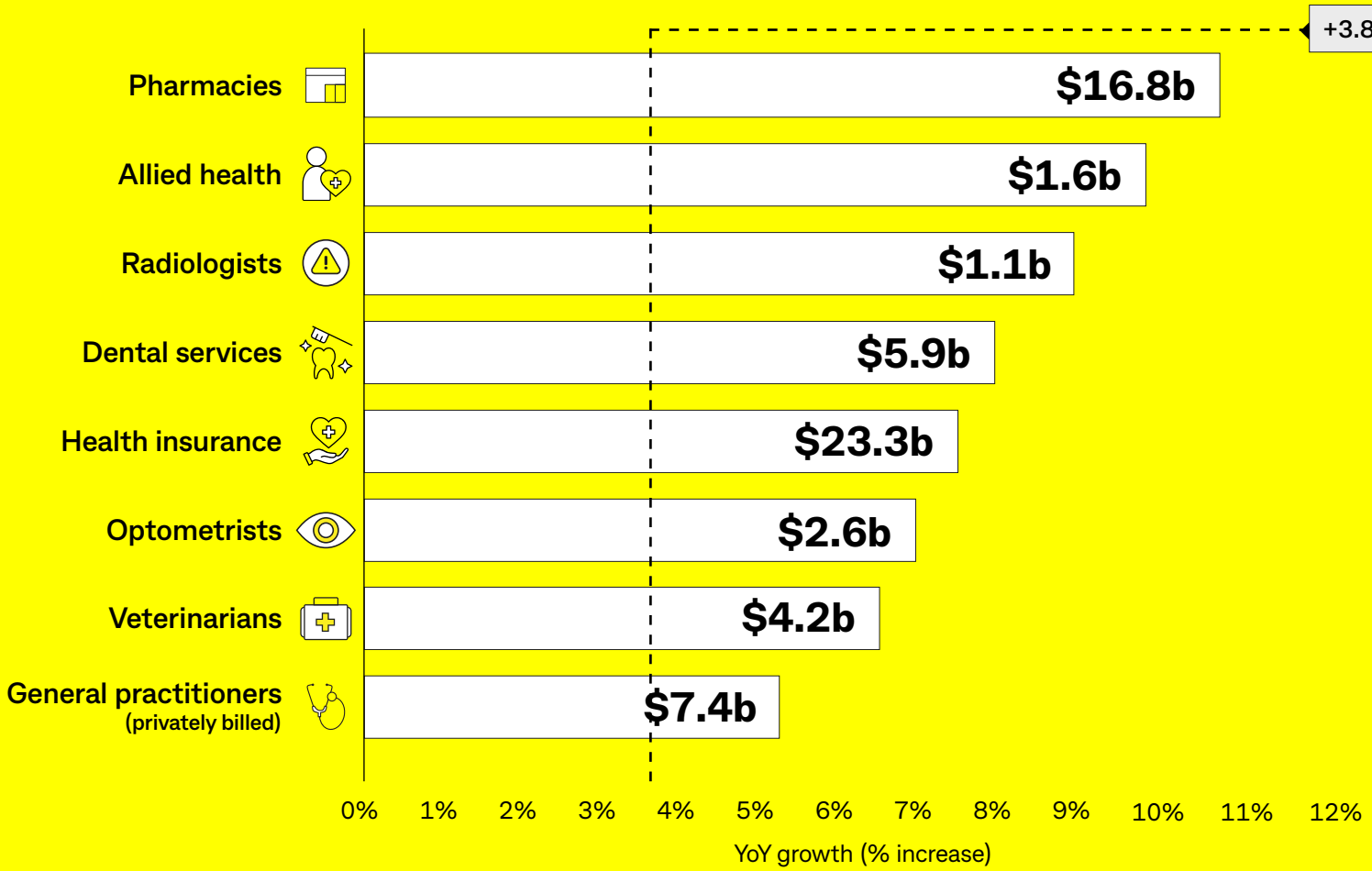
Innovation is transforming healthcare operating models

Digital tools are reshaping workflows, patient experiences and care delivery

Observed healthcare spending across the ecosystem

Our analysis of eight segments of consumer health spending provides an indicative measure of health wallets. With annual health group inflation of 3.8%* during the period, the data shows real spending increased in every segment. For providers whose practices are shaped by bulk-billing such as general practitioners, this captures only privately billed transactions, so viewing it alongside bulk-billed services offers a more complete picture.

Total spending and year-on-year growth in the 12 months to 31 July 2026*



An indicative view of the health wallet

Average annual spend per person (year to 31 July 2026)

Health insurance	$3,257	+4.3% YoY
Veterinarians	$971	+7.3% YoY
Dental services	$826	+4.2% YoY
Pharmacies	$801	+8.2% YoY
General practitioners (privately billed)	$598	+8.2% YoY
Radiologists	$485	+3.7% YoY
Allied Health	$482	+7.6% YoY
Optometrists	$431	+4.7% YoY

*All figures are sourced from CommBank iQ data, and relate to the 12 months to 31 July 2026 compared with the 12 months to 31 July 2025.
^Australian Bureau of Statistics (ABS). Consumer Price Index, Australia. July 2026.

Rising Medicare activity supports patient access across care settings

Medicare services nationally, June 2025-July 2026[1]

482.5m
Medicare services
↑ +1.5% YoY

$35b
Benefits paid
↑ +8.1% YoY

76%
Bulk billing rate across services
↑ +0.6% YoY

17.35
Services per person
↑ 1.5%YoY

Medicare data for the 12 months to June 2026[1] shows an expansion of service volumes, with benefits paid increasing at a faster rate. While the annual period slightly lags CommBank iQ data, it highlights growing utilisation of Medicare-subsidised services.

Service utilisation continues to increase

Total national Medicare services volumes increased to 482.5 million during the period, supporting Australians' healthcare needs even as patient contribution rose.

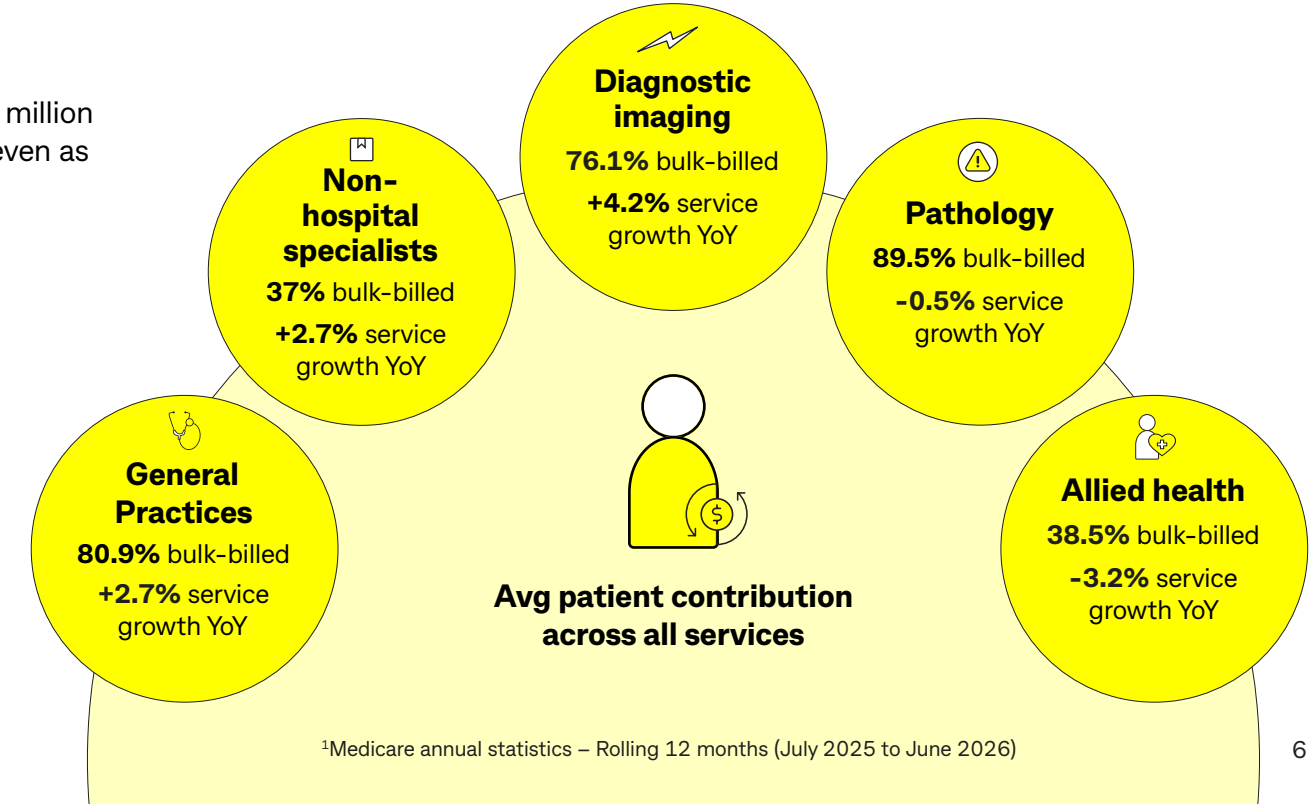
Bulk billing supports access

The volume of bulk billed services delivered in the 12 months to June 2026 grew 2.4% and comprised 76% of all Medicare-subsidised services. This continues to grow with 84% of GP consults bulk billed in June 2026 alone.

Patients navigate the system

Growth in Medicare service volumes across specialist attendances, diagnostic imaging, pathology and allied health suggests patients are navigating increasingly complex care pathways. This may also point to more active health management.

Year-on-year growth in Medicare service volumes and proportion of services bulk-billed



[1]Medicare annual statistics – Rolling 12 months (July 2025 to June 2026)

Healthcare services in focus



Consumer spending drivers and implications for healthcare businesses

While engagement with healthcare services has increased, the factors driving this trend vary. Looking at changes in volumes and value as well as public spending and utilisation trends, helps explain why consumer spending has grown and the forces at play. As healthcare businesses adapt to emerging models of care, interconnected pathways and access, these insights can help inform decisions about service delivery, capacity and resourcing, and new operating models.



General practitioners

Spend per visit	Frequency of visit
$114	5.3
↑ +13.2%	↓ -4.4%

☆ Drivers

Privately billed contributions rise, but patients visit less often. Bulk billing rates also increased in step.

◎ Provider opportunities

Patient experience and practice efficiency

Explore opportunities to improve patient journeys and streamline practice operations in response to changing service utilisation.



Pharmacies

Spend per visit	Frequency of visit
$46	17.5
↑ +6.1%	↑ +2.0%

☆ Drivers

People purchase more frequently and spend more in each visit.

◎ Provider opportunities

Service diversification and customer engagement

Consider opportunities to expand professional services and strengthen customer engagement as visit frequency and transaction values increase.



Allied health

Spend per visit	Frequency of visit
$84	5.7
↑ +4.9%	↑ +2.6%

☆ Drivers

Higher spending values and rising visit frequency supported overall growth. Medicare-funded utilisation also grew.

◎ Provider opportunities

Ongoing patient engagement

Consider service models that support recurring appointments and continuity of care.



Dental services

Spend per visit	Frequency of visit
$333	2.5
↑ +2.4%	↑ +1.8%

☆ Drivers

Visit values and volumes both increased moderately, contributing to overall spending growth.

◎ Provider opportunities

Support informed patient decisions

Strengthen communication around preventive care, treatment and payment options to support patient choice and practice capacity.

General practitioners

Bulk-billing rates rise alongside privately billed spending



$7.4b

Privately billed GP spending

+5.1% YoY from $7.0b*

80.9%

National GP bulk billing rate

+3pps from 77.9%[2]

CommBank iQ Spending on GPs captures observed consumer card payments only, so bulk billed services are not included. Where a consumer makes an out-of-pocket payment, but later receives a Medicare rebate, only the initial payment is recorded, not the net cost after rebate.

In the 12 months to July 2026, Australians lifted spending on privately billed GP services by 5.1%, with much of that growth attributable to a higher average cost per visit. Meanwhile, in the 12 months to 30 June, bulk billing in general practice inched above 80%. This included more than $10b in benefits paid for access to GP services, with the population averaging almost six bulk billed visits.

With Medicare data showing growth in pathology and diagnostic imaging activity, GPs play an important role as the entry point into a complex health system as a trusted conduit to secondary and multi-disciplinary care.

As patient activity increases, there is an opportunity to improve integrated care experiences, strengthen coordination among providers, and support ongoing patient monitoring and adherence to treatment recommendations.

Technology is reshaping the front door of care

More workflow automation
AI-supported admin can streamline administrative workload and free up capacity, with appropriate oversight.

Lower friction for patients and practices
Better integrated booking, claiming and payment experiences can simplify admin and account-keeping while supporting a seamless patient journey.

Better data connectivity
Digital records and referral platforms can improve information flow between providers and strengthen continuity of care.

*CommBank iQ spending data for the 12 months to 31 July 2026 comapred to the 12 months to 31 July 2025.
[2]Medicare annual statistics – Rolling 12 months (July 2025 to June 2026)

General practitioners

Looking at spending on privately billed GP visits shows transaction values are higher than the prior year. A 13.2% uplift in the average spend per visit to $114 contributed to higher annual spend per patient even as visit frequency declined and the proportion of Australians making a private GP payment fell.

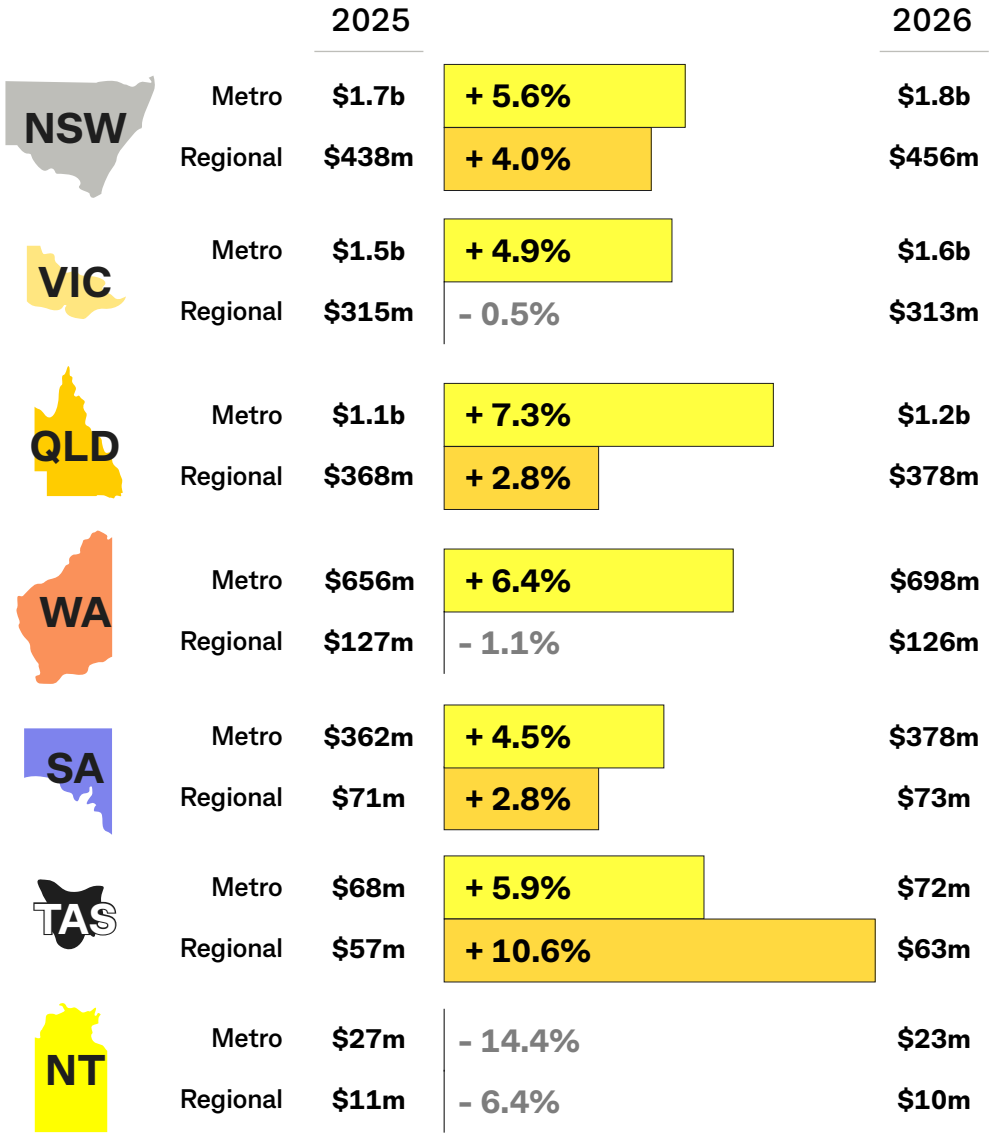
CommBank iQ data shows that spending growth among 18-34 year olds contracted by 5% in the past 12 months. Meanwhile, spending grew among all older cohorts. This included 4% growth for the 35-44, 45-54 and 55-64 age groups.

Privately billed spending also grew faster in metropolitan locations compared to regional areas in all states except TAS. QLD recorded the highest spending growth rate as patients sought convenience of care, with demand among some age groups for specific specialist GP services or proactive preventative care. TAS experienced the highest uplift in spending among regional areas.

National privately billed GP spending benchmark

Average annual spend per patient **$598** ↑ +8.2% from $553	Average spend per visit **$114** ↑ +13.2% from $100
Percentage of population spending **55.4%** ↓ -3.1% from 58.5%	Average annual frequency of visits **5.3** ↓ -4.4% from 5.5
Average in-practice spend per visit **$107** ↑ +15.9% from $92	Average online spend per visit **$143** ↑ +1.9% from $141

Change in spending on general practice consults by location



*All figures on this page are sourced from CommBank iQ data for the 12 months to 31 July 2026, compared with the preceding 12 months to 31 July 2025.

Pharmacies

Pharmacies support community access to care as demand grows



$16.8b

Pharmacy spending

+10.9% YoY from $15.1b

CommBank iQ spending data for pharmacies covers consumer purchasing on both dispensary and retail items.

CommBank iQ data, covering both dispensary and retail, shows almost 94% of Australians spent at a pharmacy in the year to 31 July 2026, with pharmacies remaining core to the community. As a measure of dispensary, the latest available data from the Australian Institute of Health and Welfare (AIHW) for the year to 30 June 2025, shows 68% of the population had a Pharmaceutical Benefits Scheme (PBS) prescription dispensed[3].

Amid shifts in co-payment subsidy and access from January 2026, with goals to improve affordability and support self-directed care, pharmacy businesses adapt their operating models to the changing funding and access environment.

Pharmacy's role in providing community access to health services is growing and as an example, between March and August 2026, pharmacies administered more than 2.7 million influenza vaccinations[4], higher than in previous years.

Technology extends pharmacy beyond the counter

AI, automation and robotics
AI-enabled tools, workflow automation and dispensing robotics can reduce admin and drive efficiencies within operational tasks.

Digital scripts to home delivery
Online consultations and app-based prescribing can connect patients with pharmacy dispensing via home delivery, opening access to remote patients and supporting sales.

Connected digital medicines records
Linking prescribing, dispensing and medicines systems and data can enable more complete medicines records, supporting more coordinated care across the system.

[3]Australian Institute of Health and Welfare. Medicines in the health system. (Financial year 2024-25)
[4]Department of Health, Disability and Ageing. Australian immunisation register – Influenza data (1 March to 16 August 2026)

Pharmacies

Australians lifted their spending on pharmacies in the year to 30 June 2026, purchasing more frequently and spending more each time. The data, which covers both retail and dispensary sales, showed that people visited a pharmacy 17.5 times on average and spent just over $800 in total during the period.

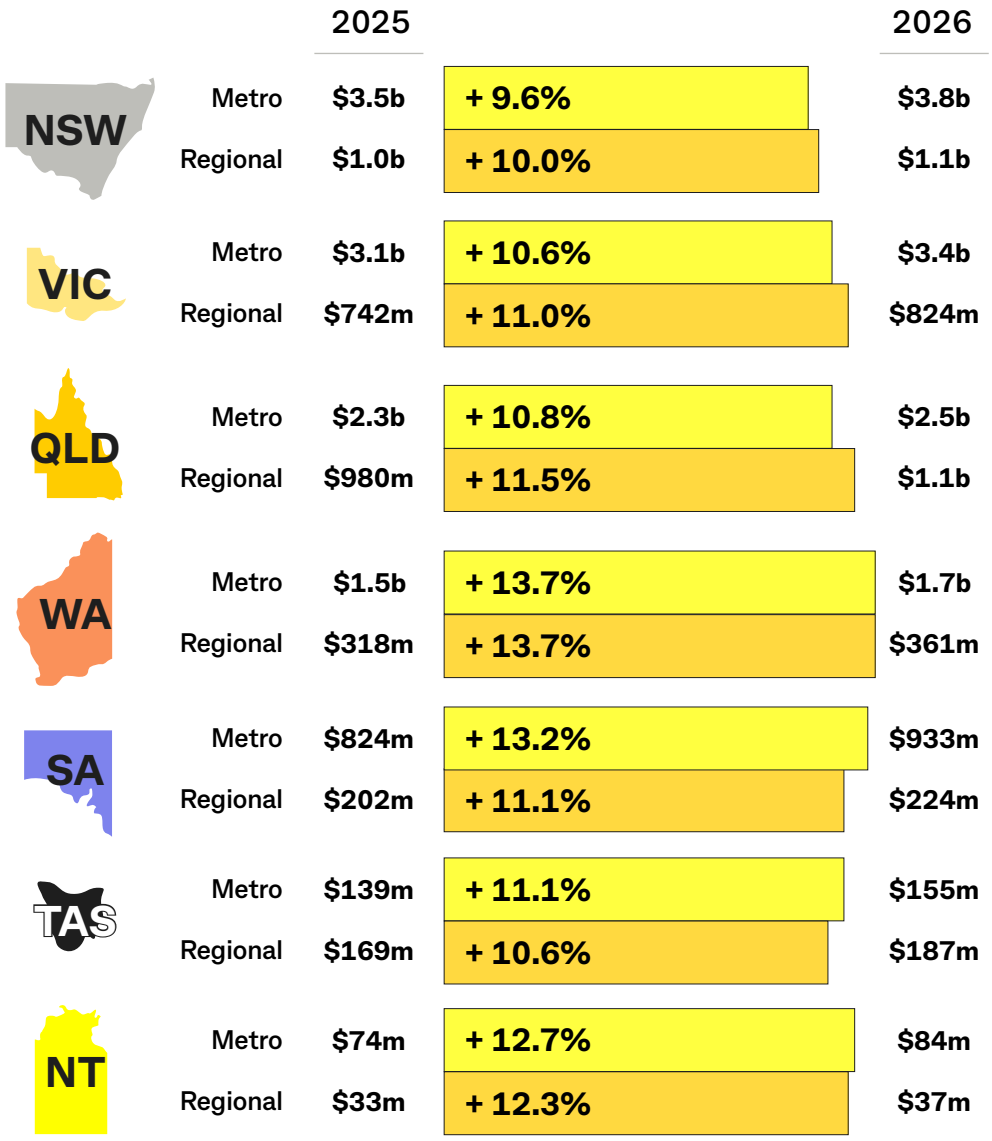
The uplift was led by 44-54 year olds, up 13% year-on-year. This was followed by 35-44 and 55-64 year olds, both increasing by 12%. For these cohorts, convenience and flexibility of opening hours for young families and professionals may help explain the increase.

The average online purchase was substantially higher than in-store, but grew only modestly. The spending growth rates across metropolitan and regional areas were similar, with WA recording the fastest growth in both locations.

National pharmacy spending benchmark

Average annual spend per patient **$801** ↑ +8.2% from $740	Average spend per visit **$46** ↑ +6.1% from $43
Percentage of population spending **93.9%** ↓ -0.1% from 94.0%	Average annual frequency of visits **17.5** ↑ +2.0% from 17.1
Average in-store spend per visit **$45** ↑ +6.2% from $42	Average online spend per visit **$95** ↑ +0.8% from $95

Change in spending on pharmacies by location



*All figures on this page are sourced from CommBank iQ data for the 12 months to 31 July 2026, compared with the preceding 12 months to 31 July 2025.

Allied health

Australians access allied health services more frequently



$1.6b

Allied health spending
↑ **+9.9% YoY from $1.5b**

5.58m

Physiotherapy and chiropractic services funded by private health insurance in the 3 months to 30 June 2026*

CommBank iQ data on allied health covers spending on physiotherapy, chiropractic and osteopathic services.

Consumer spending on allied health represented one of the strongest increases across the CommBank iQ segments evaluated. More regular visits seen in the private spending data is consistent with the Medicare and private health insurance data. Medicare volumes have increased by 7.7%[5] while while private health insurance-funded service utilisation in the quarter ended 30 June 2026 has risen by 1.4% for physiotherapy and declined 3.3% for chiropractic services[6].

With utilisation of allied health services increasing, it suggests that patients are turning to professionals more often as part of their broader healthcare needs. This reinforces its role in complementing other forms of care, and supporting quality of life.

Increasing engagement with allied health services may be the result of a broader trend towards patients seeking multi-disciplinary care, connected care pathways, geographically-relevant models, and care that is simpler to access. This also suggests allied health is playing a more prominent role in supporting patients over the course of their care, rather than one-off interventions. This represents a significant opportunity for the healthcare ecosystem.

*Australian Prudential Regulation Authority (APRA). Quarterly private health insurance membership and benefits summary - June 2026
[5]Medicare annual statistics July 2025 to June 2026, total services
[6]Australian Prudential Regulation Authority (APRA). Private Health Insurance membership and benefits summary (FY2026)
[7]Digitalhealth.gov.au. National Allied health Digital Uplift Plan (2025).

Technology is transforming service delivery models

Industry-wide digital uplift

The national Allied Health Digital Uplift Plan[7] outlines a pathway to digital tool adoption and improved health information sharing to support coordinated, personalised patient care, with goals to connect care with outcomes.

New virtual care models

Digital consultations moving beyond video alone to bring together remote monitoring, on-demand digital programs and in-home support from allied health professionals.

AI, robotics and virtual reality

These technologies are supporting healthcare practitioners to deliver patient therapy and rehabilitation, monitor progress, personalise care, and inform treatment decisions.

Allied health

For allied health, consumer spending has grown due to both a higher year-on-year spend per visit and relatively stable proportion of the population paying for services more frequently. Together, that has supported a 7.6% increase in average annual spend per patient across the population to $482.

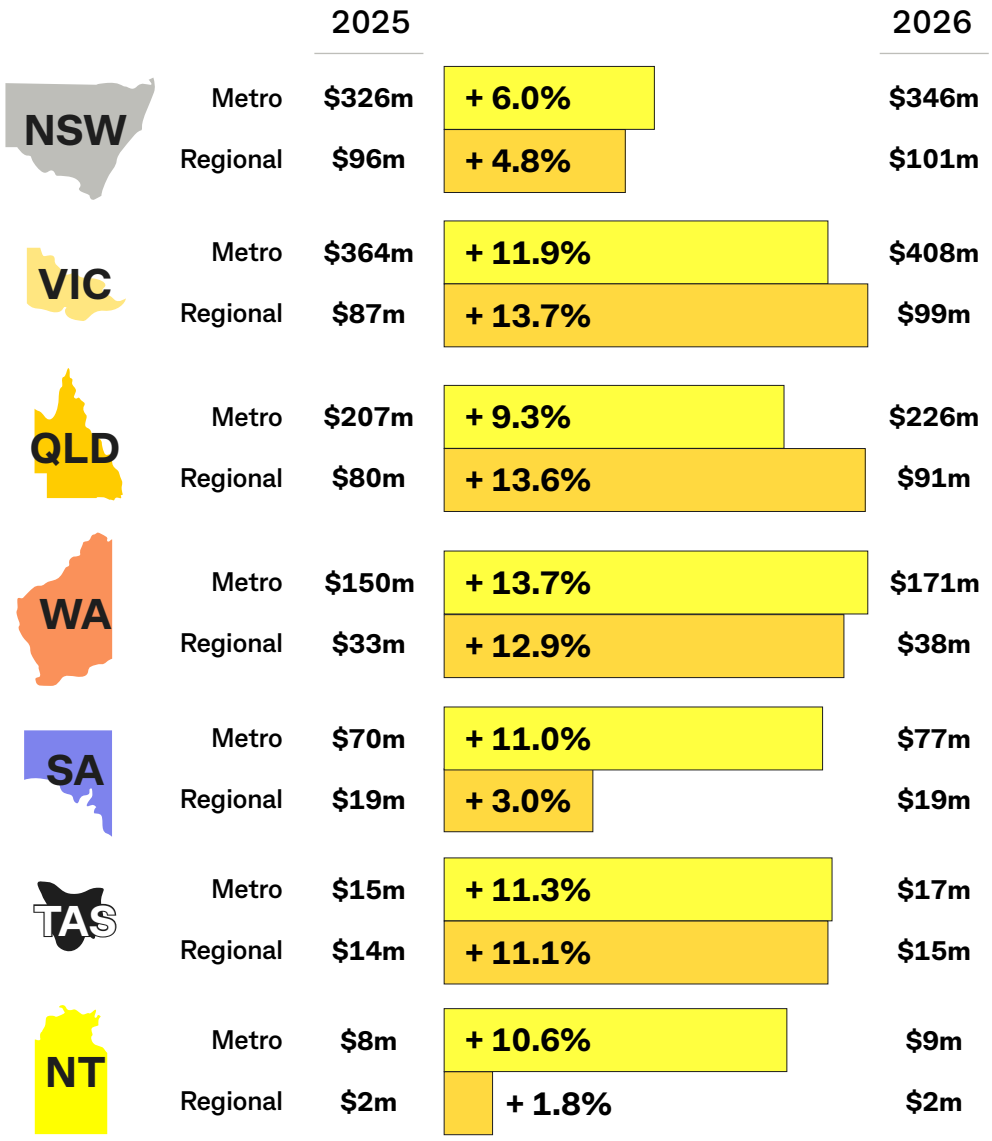
CommBank iQ data shows that spending on allied health tends to grow faster with age for over 25s. However, the youngest adults, 18-24 year olds, bucked this trend with spending up 9% year-on-year, outpacing the growth rates of 25-54 year olds. An uplift in spend across all age groups might suggest a broad focus on wellness.

Across the country, regional VIC and QLD, and metropolitan WA, experienced the strongest allied health spending growth. Comparatively, spending was more subdued in regional NT and SA.

Allied health spending benchmark

Average annual spend per patient **$482** ↑ +7.6% from $448	Average spend per visit **$84** ↑ +4.9% from $80
Percentage of population spending **15.3%** ↓ -0.1% from 15.4%	Average annual frequency of visits **5.7** ↑ +2.6% from 5.6
Average in-practice spend per visit **$81** ↑ +4.6% from $78	Average online spend per visit **$121** ↓ -2.3% from $117

Change in spending on allied health by location



*All figures on this page are sourced from CommBank iQ data for the 12 months to 31 July 2026, compared with the preceding 12 months to 31 July 2025.

Dental services

Spending on dental services rises alongside health insurance benefits



$5.9b

Dental services spending
↑ **+8.0% YoY from $5.5b**

14.7m

Dental services
funded by private health insurance in the 3 months to 30 June 2026[8]

CommBank iQ data on dental services covers spending on Dental includes general dental services as well as specialist dental services.

Consumer spending on dental services increased in the 12 months to 31 July 2026, with the CommBank iQ data showing that one in three Australians spent on dental services during the period.

The uptick in spending is noteworthy with dental care funded principally through patient contributions and private health insurance, where spending also increased. According to the Australian Prudential Regulation Authority (APRA), private health insurers recorded 14.7 million dental services in the June 2026 quarter alone[8], up from the prior year.

Dental remains the largest ancillary service category for health insurers, with just over $1 billion in benefits paid in the June quarter.

Technology is digitising dental workflows

AI-assisted imaging and planning
Dental imaging tools powered by AI can support image review and inform treatment plans, helping practitioners work with digital information more efficiently and at greater scale.

Agentic AI and practice automation
AI agents are being developed to help manage bookings, patient engagement and to perform admin tasks. Many are introduced within existing software solutions.

Digital scanning and 3D fabrication
Intraoral scanning, CAD/CAM and 3D printing offer the potential for more personalised service delivery and move towards chairside production.

[8]Australian Prudential Regulation Authority (APRA). Quarterly private health insurance membership and benefits summary – June 2026.

Dental services

Australians' spending on dental services continued to rise, with people visiting more regularly and spending more each time year-on-year. This took the annual average spend per person to $826, an increase of 4.2%.

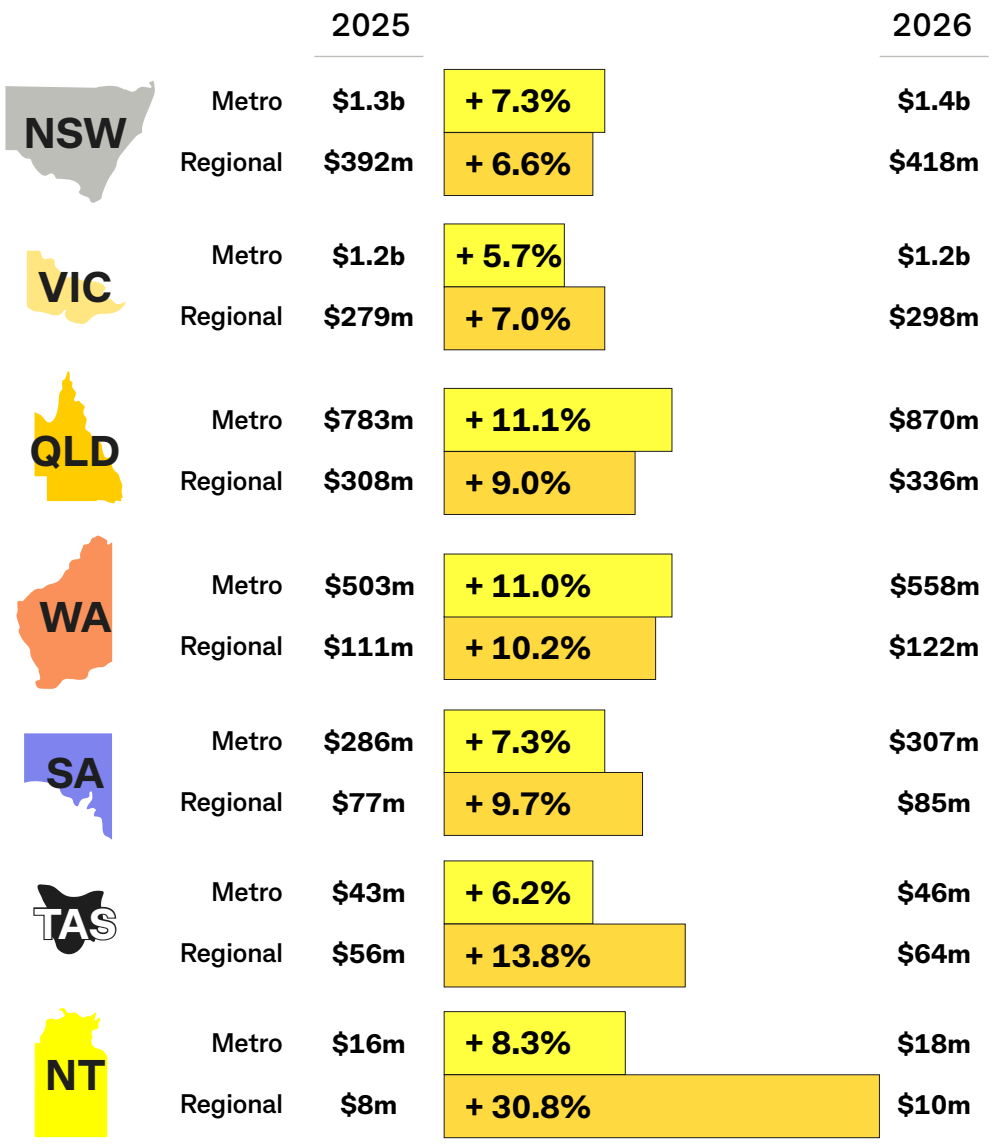
Across the population, spending growth for 18-34 year olds ran above the national average, up 9% year-on-year. Growth was higher among 35-44 year olds at 10%, possibly linked to expenditure outside of private health insurance, including orthodontics and cosmetic dental treatments.

Regional NT and TAS recorded the highest spending increase albeit from a lower base, followed by metropolitan QLD and WA. Meanwhile, metropolitan VIC saw the most modest spending growth.

Dental services spending benchmark

Average annual spend per patient **$826** ↑ +4.2% from $793	Average spend per visit **$333** ↑ +2.4% from $325
Percentage of population spending **32.1%** ↑ +0.3% from 31.7%	Average annual frequency of visits **2.5** ↑ +1.8% from 2.4
Average in-practice spending **$338** ↑ +3.2% from $327	Average online spending **$265** ↓ -10.6% from $297

Change in spending on dental services by location



*All figures on this page are sourced from CommBank iQ data for the 12 months to 31 July 2026, compared with the preceding 12 months to 31 July 2025.

About CommBank Health

Smarter, simpler banking - built for healthcare.

CommBank's national team of specialist healthcare bankers understand your industry and support businesses across Australia.

Our tailored banking solutions grow with you, from streamlining payments and financing business expansion to purchasing a property.

Here's how we can help:

Smarter payments experiences

Simplify health payments and claims, reach customers and boost productivity.

Flexible business lending

Launch, grow or modernise your healthcare business with financing that suits your needs.

Personal finance solutions

Fund training to advance your career or access healthcare-exclusive home lending.

Deep industry knowledge

Access specialist healthcare bankers in metro and regional locations across Australia.

Talk to CommBank Health about how we can help support your healthcare business.

Schedule a call with a CommBank Health Banker **1800 222 484**

To book a call back visit **www.commbank.com.au/healthcare**



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Things you need to know

CommBank Health partnered with CommBank iQ to produce the Health Insights report. All data is sourced from CommBank iQ, that uses Australia's largest transactional dataset to evaluate spending behaviours. This includes online and in-store transactions from approximately 7 million Australians.

This analysis is based on CommBank iQ data covering spending in eight healthcare sectors from 01 August 2025 to 31 July 2026 compared to 01 August 2024 to 31 July 2025. These sectors include: general practitioners, dental services, medical specialists, pharmacies, physiotherapists, chiropractic services and osteopaths.

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