

Introduction

This kit is a guide to the Australian health system and will give you most of the information you need to understand how it works.

The Australian health system is delivered through Medicare Australia, the Department of Health and Ageing, state and local government health services and private health organisations and practitioners.

You can find useful information on Australia's health system from the Department of Health and Ageing's web site www.health.gov.au

The following questions will be answered in this kit:

- What is Medicare?
- What are concession cards?
- How do I enrol in Medicare?
- What is the Pharmaceutical Benefits Scheme?
- What is the Australian Childhood Immunisation Register?
- What is the Family Assistance Office?
- What is the Australian Organ Donor Register?

The following registration forms are contained in this kit:

- Medicare Safety Net registration form
- Australian Organ Donor Register registration form

For people who speak English as a second language:

If you need information in your own language please ask a Medicare officer or call the **Translating and Interpreting Service (TIS) on 131 450**. You will then need to give them our phone number. This is an Australian community service where you can ask for an interpreter in your language to help with your enquiry. When you are asking a question about our services we will pay for the interpreter from TIS.

For people who are deaf, hearing or speech impaired:

If you require information call the **TTY number 1800 552 152**. When you call a TTY phone number you will need a TTY phone.



Key points to remember

When enrolling in Medicare:

- Please call Medicare on 132 011 to check what documents you need to bring.
- Fill out an enrolment form available from your local Medicare office or Medicare Australia's web site www.medicareaustralia.gov.au
- If you cannot get to a Medicare office or do not have access to the internet, call 132 011.
- If you are a migrant or an applicant for permanent resident status (including applicants for a permanent protection visa) you will need to wait one week after your arrival in Australia before applying for Medicare. When you do apply, remember to take your passport or travel documentation with you.
- For newborn babies, the hospital will usually provide you with a form which you can send to Medicare—enrolling your new baby as soon as you can ensures your child is on the Australian Childhood Immunisation Register and the Medicare Safety Net.

More about Medicare:

- When you first receive your Medicare card, check all the details to make sure that the information recorded is correct.
- Always destroy your old Medicare card when you receive a new one.
- Remember to take your Medicare card with you (and your concession card if you have one) when you see a doctor, go to hospital or have a prescription filled at a pharmacy.
- Let Medicare know if you change your address so you will receive replacement Medicare cards and other important information.
- Register your family for the Medicare Safety Net using the form in this kit, at a Medicare office, or online at www.medicareaustralia.gov.au—this is separate from enrolling in Medicare.
- When going to see a specialist make sure you first get a referral from a general practitioner and take it along with you.
- Remember to check reciprocal health care agreements and what insurance you need when travelling overseas.

Pharmaceutical Benefits Scheme (PBS):

- Always provide your Medicare or Department of Veteran's Affairs card or card details when you have a PBS prescription filled.
- Always show your concession card if you have one.
- Ask your pharmacist for a prescription record form and keep track of spending for you and your family towards the PBS safety net—your pharmacist might be able to keep a record for you so remember to ask.
- Be sure to tell the doctor and pharmacist about all the medicine you are taking, including over the counter and herbal medicine, as they can interact and cause problems.
- Find out as much as you can from the doctor and pharmacist about any medicines you are taking.
- Ask your doctor or pharmacist if there is a less expensive medicine than the one prescribed.
- Remember that the prescription medicine can only be used by the person and for the purpose it was prescribed for.
- It is illegal to give, send or sell prescription medicine to another person in Australia or overseas. There is also real health risks in people taking medicines not intended for them.
- There are dangers in storing large amounts of medicine in your home—medicine usually has a use by date and there is the risk of accidental poisoning or overdosing.
- There are also restrictions on how often you can have the same medicine supplied.

Australian Childhood Immunisation Register

- You can get a copy of your child's immunisation history statement
- Immunisation is a simple, safe and effective way of protecting your child against harmful diseases—ask your doctor or community health service.
- Enrol your child/newborn baby in Medicare as soon as possible—this ensures they are on the Australian Childhood Immunisation Register.

Australian Organ Donor Register

- You can choose to record your consent in regards to organ and/or tissue donation for transplantation on the register using the registration form or online at www.medicareaustralia.gov.au

For more information

Visit a Medicare office, or

Call: 132 011
TIS: 131 450 (Translating and interpreting service)
TTY: 1800 552 152 (hearing and speech impaired)
Internet: www.medicareaustralia.gov.au

Medicare Australia is the Australian government authority for health payments and information. Medicare Australia is part of the Department of Human Services which also administers Centrelink, Child Support Agency, CRS Australia, Australian Hearing and Health Services Australia. For more information visit www.humanservices.gov.au

Medicare

Australia's national health care system is considered one of the fairest and best in the world. A key part of ensuring health care for all eligible people in Australia is Medicare.

Medicare provides universal access to free public hospital care and assistance with doctors' fees. It also helps with the cost of most medicines prescribed by doctors through the Pharmaceutical Benefits Scheme.

Medicare ensures that all Australians have access to free or low-cost medical, optometrical and hospital care while being free to choose private health services.

Medicare provides access to:

- free treatment as a public (Medicare) patient in a public hospital
- free or subsidised treatment by practitioners such as doctors, including specialists, participating optometrists and dentists (specified services only).

Australia's public hospital system is jointly funded by the Australian Government and state and territory governments and is administered by state and territory health departments.

Medicare enrolments and medical benefit payments are administered by Medicare Australia through its network of Medicare offices and other information and claiming services.

Your contribution to the health care system is based on your income and is made through taxes and the Medicare levy.

To use and receive the benefits of Medicare you need to be enrolled.

Am I eligible to enrol?

People who reside in Australia—excluding Norfolk Island—are eligible if they have one of the following:

- Australian citizenship
- a permanent resident visa
- New Zealand citizenship
- applied for certain permanent resident visas and hold
 - a valid visa with permission to work in Australia or
 - a valid visa with a parent, spouse or child who is an Australian citizen or holds permanent resident status

Norfolk Island does not participate in the Medicare program. Australian citizens who have been living in Australia and move to Norfolk Island will be eligible for Medicare on return visits for up to five years.

You might not be eligible for Medicare if you:

- have a current parent visa application being considered or have a current application for a protection visa and have previously applied for a parent visa
- have a temporary prospective marriage visa (fiancé—subclass 300) – you are not eligible for Medicare until you have had an application for a permanent resident visa accepted by the Department of Immigration and Multicultural Affairs (DIMA).

Reciprocal Health Care Agreements

Medicare benefits are not available for visitors to Australia or for treatment you received overseas; however, the Australian Government has signed Reciprocal Health Care Agreements with New Zealand, the United Kingdom, the Republic of Ireland, Sweden, the Netherlands, Finland, Italy, Malta and Norway. The agreements cover any ill health which may occur while visiting Australia. For full details of your entitlements under these agreements please visit www.medicareaustralia.gov.au, a Medicare office or call Medicare.

How do I enrol in Medicare?

You need to apply **in person** at a Medicare office. If you live in a remote area not close to a Medicare office, call 132 011.

Migrants and applicants for permanent resident status (including applicants for a permanent protection visa)

It is recommended you wait **one week after you arrive** in Australia before applying, to allow time for Medicare to receive your visa details from DIMA.

You will need to produce a passport or travel document for each person enrolling in Medicare.

A Medicare officer will assist you with the enrolment procedures. If you need language assistance, the Medicare officer can make arrangements or you can call the Translating and Interpreting Service (TIS) on 131 450.

New Zealand citizens

If you are a New Zealand citizen requesting enrolment as a permanent resident you need to provide both of the following:

- a New Zealand passport with a DIMA entry stamp into Australia
- documents proving you have severed ties with New Zealand or proving your residency in Australia and in some cases both.

Where it is not possible to prove residency, New Zealand citizens who have been living in New Zealand before coming to Australia are entitled to immediately necessary medical treatment under the Reciprocal Health Care Agreement.

New born babies

To simplify the process for enrolling a newborn baby, the hospital usually can help new parents complete a form to be sent to Medicare. Enrolment will ensure your child is registered on the Australian Childhood Immunisation Register and the Medicare Safety Net.

Australian citizens returning from overseas

If you are an Australian citizen who is returning after being overseas for more than five years, you will need to provide:

- proof of your Australian citizenship
- documents to support your residency in Australia or your severing of ties with the previous country of residence and in some cases both.

When will I receive my Medicare card number?

If you meet all enrolment requirements, you will be told your Medicare card number when you enrol. You can use this number in place of your Medicare card until it arrives. Your Medicare card will be posted to you approximately 10 days later. When you receive your Medicare card, check the details to make sure the information is correct.

Having a valid Medicare card is important—make sure Medicare always has your current address so you can receive replacement Medicare cards and other important information.

Have your Medicare card or card number with you when you:

- see a doctor
- claim a cash benefit at a Medicare office
- make enquiries when claiming
- choose to be treated in hospital as a public (Medicare) patient
- have a prescription filled at a pharmacy.

What does Medicare cover?

The benefits you receive from Medicare are based on a schedule of fees set by the Australian Government. Doctors may choose to charge more than the Schedule fee.

Out-of-hospital services

Medicare provides benefits for:

- consultation fees for doctors and specialists
- tests and examinations by doctors needed to treat illnesses, including X-rays and pathology tests
- eye tests performed by optometrists
- most surgical and other therapeutic procedures performed by doctors
- some surgical procedures performed by approved dentists
- specified items under the Cleft Lip and Palate Scheme.

You can choose the doctor who treats you for services provided out of hospital.

To see a specialist you should first obtain a referral from a doctor (general practitioner). If you do not have a valid referral you might not receive Medicare benefits or might only receive a reduced amount. You do not need a referral for a consultation with an optometrist.

Medicare usually pays **85 per cent** of the Medicare Schedule fee for out-of-hospital services other than general practitioner services.

In-hospital services

In Australia there are hospitals funded by government, known as public hospitals. There are also private hospitals, some operate for profit, and others operate not for profit.

Public patient

If you choose to be admitted as a public (Medicare) patient in a public hospital, you will receive treatment by doctors and specialists nominated by the hospital. You will not be charged for care, treatment or after-care by the treating doctor.

Private patient

If you are a private patient in a public or private hospital, you will have a choice of doctor to treat you. Medicare will pay **75 per cent** of the Medicare Schedule fee for services and procedures provided by the doctors who have treated you. If you have private health insurance some or all of the outstanding balance can be covered.

You will be charged for hospital accommodation, nursing care and items such as theatre fees and medicines. You may also be charged for allied health services such as physiotherapy. Private health insurance can help cover these costs.

What is not covered by Medicare?

Medicare does not cover:

- private patient hospital costs (for example, theatre fees or accommodation)
- dental examinations and treatment
- ambulance services
- home nursing
- physiotherapy, occupational therapy, speech therapy, eye therapy, chiropractic services, podiatry or psychology except when part of Enhanced Primary Care Plan.
- acupuncture (unless part of a doctor's consultation)
- glasses and contact lenses
- hearing aids and other appliances
- prostheses
- medicines (except for the subsidy on medicines covered by the Pharmaceutical Benefits Scheme)
- medical and hospital costs incurred overseas
- medical costs for which someone else is responsible (for example a compensation insurer, an employer, a government or government authority)
- medical services which are not clinically necessary
- surgery solely for cosmetic reasons
- examinations for life insurance, superannuation or membership of a friendly society.

Some of these services are provided free when you are or have been a public patient in a public hospital. Some may be available free or at a low charge from a State government agency—in some cases only to people on low incomes.

You can arrange private health insurance to cover many of these services.

Private Health Insurance

In Australia there are a range of health insurers and different types of health cover.

The Australian Government offers a rebate of up to 30 per cent of the cost of most kinds of private hospital insurance and lifetime health cover to reward people who take out insurance and keep it. When you go to hospital or day surgery, there are also some arrangements where the doctor's services will be covered by your hospital insurance with no gap amount to pay.

People who earn more than a certain amount are required to pay a higher Medicare levy if they do not have private hospital insurance.

How do I pay my doctor?

Bulk billing

Bulk billing is when your doctor bills Medicare directly, accepting the Medicare benefits as full payment. This means if your doctor bulk bills, you cannot be charged a booking fee, administration fee, a charge for bandages, record keeping or a charge by the doctor's company.

Many doctors bulk bill some of their patients such as pensioners or health care cardholders. If your doctor bulk bills, you will be asked to sign a completed form after the service and will be given a copy.

There are circumstances where more than one service can be provided at the same visit. Your doctor is not required to bulk bill each service.

Accounts

If your doctor charges you a fee, you can pay the full account and then claim the benefit from Medicare.

If your doctor allows you to pay later, you can do one of the following:

- claim your unpaid account from Medicare and receive a cheque made out in the doctor's name which you give to your doctor along with any outstanding balance
- pay the gap straight away, claim your unpaid account from Medicare and send the doctor the cheque made out in their name.

How do I claim from Medicare?

Bulk billing—you do not need to claim from Medicare as your doctor will bill Medicare directly.

Medicare offices—Medicare has 238 offices around Australia where claims can be made either over the counter or using the Medicare drop box. No claim form is needed if you have paid the account and claim over the counter for a cash payment. Just make sure you have your receipt and Medicare card.

Your doctor's practice—where available, you can claim your Medicare benefits electronically from your doctor's practice. If you pay your doctor's fee up-front, you can choose to have your claim processed from the practice and have your benefit paid directly into your financial institution account. Alternatively a cheque will be sent to you by mail.

If you choose to have your benefit paid directly into your account, you will need to provide your financial institution details. It is important your doctor has your correct Medicare number and address details.

By mail—you can send your completed claim form, together with the original accounts and receipts, to Medicare, GPO Box 9822 in your capital city. **Do not send your Medicare card when you claim by mail.**

Telephone—you can call Medicare, give your claim details and then post your receipt and account – no claim form is required. Medicare begins to process the claim while the documents are in the post. You can call 1300 360 460, 24 hours a day, seven days a week.

Medicare Access Points—people living in rural and remote communities have Medicare Access Point facilities in Rural Transaction Centres and some state government agencies, pharmacies, post offices, locally based shops and even service stations. To claim, you speak directly to a Medicare operator who will take down all of your details and begin processing your claims. Your documents are sent to Medicare and once these documents have been verified, the payment will be made.

Medicare two-way—Medicare two-way allows you to lodge your Medicare claim forms at participating private health funds, and to lodge your private health fund claim forms at Medicare offices. Your claim forms will be forwarded to the relevant organisation to be processed in the usual way. Cash will not be paid.

How will Medicare pay my benefit?

Electronically—if you have paid in full for your medical service, your Medicare benefit can be deposited directly into your financial institution account. Electronic payment is faster than payment by cheque through the mail. To receive your payment electronically you will need to provide your account details, including the BSB (branch identification number). Medicare claiming is strictly confidential. Your bank details will only be used to deposit your Medicare benefit.

Cash—if you have paid in full for your medical service and you claim at a Medicare office, you can request payment by cash (up to the branch cash limit).

Cheque—if you have not fully paid the account for your medical service, or you do not wish to receive your Medicare benefit electronically or in cash, a cheque will be sent to you by mail. For accounts that have not been paid, a cheque will be sent to you made out in your doctor's name. You should give the cheque to your doctor along with any outstanding balance.

What is the Medicare Safety Net?

If you need to see doctors or have medical tests regularly it could cost you a lot of money. The Medicare Safety Net helps you when you need it most. Once you reach a safety net threshold, visits to your doctor or medical tests will cost you less. See the separate Medicare Safety Net information sheet and registration form for more details.

For more information on Medicare

Visit a Medicare office, or

Call: 132 011
TIS: 131 450 (Translating and interpreting service)
TTY: 1800 552 152 (hearing and speech impaired)
Email: medicare@medicareaustralia.gov.au
Internet: www.medicareaustralia.gov.au
Write to: Medicare, GPO Box 9822 in your capital city