The health system

Medicare

The Australian Government provides help with medical expenses and hospital care through a scheme called Medicare. Medicare pays for most of the costs of visits to the doctor, x-rays, blood tests, public hospital care, and certain other services.

To find out if you are eligible and to enrol in Medicare, you should go to a Medicare office with your passport or travel documents.

Medicare does not pay towards ambulance costs, dental services, physiotherapy, spectacles, podiatry, chiropractic services, or private hospital accommodation.

Centrelink Health Care Card

If you receive a Centrelink payment or earn a low income, you may be eligible for a government Health Care Card. The card will entitle you to a range of concessions, including the cost of medicines and the health services: doctor, dentist and ambulance.

Even if you have a Health Care Card, you will still need to present your Medicare card for all basic hospital and medical treatment in conjunction with your Health Care Card.

Private health insurance

Many Australians belong to private health insurance funds. They cover you for treatment as a private patient in private or public hospitals, and can include some services that Medicare does not cover, such as dental and optical services. The costs and types of cover vary widely, so if you decide to get private health insurance, it is important to check the details carefully before you buy the policy.

INCENTIVES

The government has introduced financial incentives aimed at encouraging people to take out private health insurance. There is a Commonwealth Government 30% rebate on private health insurance premiums (and higher rebates for people aged 65 years and over), and a 1% tax levy on high income earners who don't take out private health insurance.

LIFETIME HEALTH COVER

There is also a system called Lifetime Health Cover, under which the cost of private health insurance differs depending on the age at which people first take out hospital cover. People who take out hospital cover by 1 July following their 31st birthday and maintain their membership will pay lower amounts throughout their lifetime, compared to people who take out hospital cover when they are older. If you delay taking out hospital cover, you will pay an extra 2% loading for each year you delay joining after the age of 30, up to a maximum loading of 70% that will apply to someone who first takes out hospital cover at age 65.
Special conditions apply for new migrants. Generally, migrants do not pay a loading if they purchase hospital cover by either (whichever is the later):

- the 1st July following their 31st birthday; or
- the first anniversary of the day they became eligible for Medicare.

After these dates, normal Lifetime Health Cover loadings apply.

**MORE INFORMATION**

More information about private health insurance can be obtained by visiting the websites [www.health.gov.au/privatehealth](http://www.health.gov.au/privatehealth) and [www.phiac.gov.au](http://www.phiac.gov.au) or contact:

**Private Health Insurance Ombudsman**

1800 640 695

[www.phio.org.au](http://www.phio.org.au)

Commonwealth Carelink Centres provide information and support to people caring for the elderly and people with disabilities. For more information contact:

**Commonwealth Carelink Centres**

1800 052 222


**Medical assistance**

**EMERGENCIES**

Emergency treatment can be obtained through some medical centres or the emergency departments of hospitals. Public and private hospitals are listed under ‘Hospitals’ in the **White Pages** telephone directory.

When you go to hospital, remember to take with you any medicines you are using and also your Medicare card, private health insurance membership card, Health Benefits or Pension Concession Card.

Emergency treatment is available on a 24 hour basis at the ‘Casualty’ or ‘Emergency’ departments of public hospitals.

If the situation is not an emergency you should seek medical assistance from a general practitioner.

**GENERAL PRACTITIONERS (GPs)**

If it is not an emergency, you should go first to a family doctor (also called a ‘general practitioner’ or **GP**) or a medical centre. You can choose which doctor or medical centre you attend – they are listed in the Yellow Pages telephone directory under ‘Medical practitioners’.

Your doctor may **bulk bill**. This means you will be asked to sign a Medicare form, and the doctor sends this form to Medicare, which then pays the doctor. Otherwise the doctor will charge you, and you may be able to claim the cost back from Medicare or your private health insurance fund (if you are eligible). In either case, you must bring your Medicare card (and Health Care Card if you have one).
INTERPRETING

Doctors may access a priority telephone line to have an interpreter for the duration of your medical consultation. This is done at no cost to you or your doctor, provided you are a permanent resident or an Australian citizen and when the medical consultation is covered by Medicare.

**TIS Doctors Priority Line (24 Hours)** 1300 131 450

SPECIALISTS

You cannot visit a medical specialist without seeing a GP first. The doctor may refer you to a medical or other specialist for further treatment.

MEDICINES

If your doctor believes you need medication, you may be given a prescription to take to a chemist shop (or pharmacy). Many medicines, such as antibiotics, are only available with a prescription. If you have a Health Care Card or Pension Concession Card provided by Centrelink you will be eligible for a concession on certain medications. You must also bring your Medicare card when collecting your medicines from the chemist shop.

It is important to read labels and instructions on medicines carefully and ask questions if unclear. For help or information about medicines, speak to a pharmacist, or from Monday to Friday, 9am to 6pm phone:

**Medicines Line** 1300 888 763

Community Health Centres

Community Health Centres provide health services for people of all ages at low cost. Not all centres provide the same services. However, services often available include nursing, health education and promotion, physiotherapy, dental care, medical care, counselling and social welfare.

They are listed in the **White Pages** telephone directory under ‘Community Health Centres’ or ‘Health’.

Mental health

A number of services exist for people requiring help for mental health problems and mental illness. In most common cases, people needing assistance for mental health difficulties should contact their general practitioner or Community Health Centre.

You can also contact:

**Queensland Transcultural Mental Health Centre** 3240 2833
**Outside Brisbane** 1800 188 189

Services for people from culturally and linguistically diverse backgrounds

Many hospitals and large health centres have teams of health professionals who supply services for local migrant communities. These services include counselling, advice, referral and health information. Ring your local hospital or Community Health Centre to see if there is a Multicultural Health Worker for your language group.
Immunisation

Immunisation protects children (and adults) against harmful infections. Immunisation is not compulsory but is recommended for all children. Some states and territories (NSW, VIC, TAS and the ACT) require a record of a child’s immunisations to be presented when the child attends day care or starts school. This is so the child care centre or school knows which children have not been immunised. Immunisations can be obtained from your family doctor or your Community Health Centre.

If you wish to obtain the immunisations from your Community Health Centre or local council, you will need to contact them to find out which immunisations are available and when they are available.

If your children are not immunised, you may not be eligible for child care payments.

National Immunisation Infoline 1800 671 811
http://immunise.health.gov.au

Australian Childhood Immunisation Register 1800 653 809

Dental services

There are private dentists in your local area who usually charge a fee for service. You may wish to take out private health insurance to assist with the payment for dental services.

The State and Territory Governments also provide a limited range of free oral health care to eligible Centrelink concession card holders. Services provided are primarily relief of pain and some basic oral health care, including dentures. Please contact your nearest medical centre or hospital for details of services in your area, and contact Centrelink to see if you qualify for a concession.

Accessing aged care

Residential aged care is for older people who can no longer live at home for various reasons, such as illness, disability, bereavement, an emergency, the needs of their carer, family or friends, or just because it is harder to manage at home without help. Those who need less care than that offered by aged care homes may wish to consider independent living units or retirement villages.

Aged Care Assessment Teams (ACATs) advise on what type of Australian Government funded services you need to help you continue living in your home or whether you should enter an aged care home.

There are five steps to follow when you want to move into an aged care home. They are:

• Assessing your eligibility
• Finding a home
• Working out the cost
• Applying
• Moving and settling in.

For help with any aged care matters, contact:

Aged Care Information Line 1800 500 853
www.seniors.gov.au