



# Healthcare in Australia

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Australia has a complex healthcare system including both public & private provision. Medicare the state-run healthcare scheme is available to all citizens, permanent residents and some temporary visitors, however most Australians choose to take out some form of extra healthcare provision.

## 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 and 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 treating doctor. If you have private health insurance some or all of the outstanding balance can be covered.

You will be charged for hospital accommodation and items such as theatre fees and medicines. These costs can also be covered by private health insurance.

## Medicare



Medicare is Australia's publicly-funded universal health care system, operated by the government authority Medicare Australia. Medicare is intended to provide affordable treatment by doctors and in public hospitals for all resident citizens and permanent residents. Residents with a Medicare card can receive subsidised treatment from medical practitioners who have been issued a Medicare provider number, and fully subsidised treatment in public hospitals.

## What is covered by Medicare?

### Out-of-hospital services

- Consultation fees for doctors, including specialists. You are free to choose to see any GP at any practice you like - it is not necessary to register with the practice first
  - 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
- In-hospital services



## What's not covered by Medicare?

Medicare does not cover such things as:

- Private patient hospital costs (for example, theatre fees or accommodation)
- Dental examinations and treatment (except specified items introduced for allied health services as part of the Enhanced Primary Care (EPC) program)
- Ambulance services
- Home nursing
- Physiotherapy, occupational therapy, speech therapy, eye therapy, chiropractic services, podiatry or psychology (except specified items introduced for allied health services as part of the Enhanced Primary Care (EPC) program)
- Acupuncture (unless part of a doctor's consultation)
- Glasses and contact lenses
- Hearing aids and other appliances
- The cost of 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
- Eye Therapy

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

## Are you eligible for medicare?

You are eligible for Medicare if you:

- hold Australian citizenship
- have been issued with a permanent visa
- hold New Zealand citizenship
- have applied for a permanent visa (excludes an application for a parent visa)

## Temporary residents

If you are entering Australia on a temporary visa or a temporary long stay visa are a citizen of United Kingdom, Sweden, the Netherlands, Belgium, Finland, Norway, Malta and Italy then you are eligible to medicare for the duration of your visit under a Reciprocal Healthcare Agreement (RHCA).

Under this agreement you will be entitled to the following for any ill -health of injury requiring treatment while in Australia:

- Free treatment as a public in-patient or outpatient in a public hospital
- Subsidised medicines under the Pharmaceutical Benefits Scheme
- Medicare benefits for out-of-hospital medical treatment provided by doctors through private surgeries and community health centres.

You may wish however to take out private medical insurance as the majority of Australian's do.

NB. all information related to Medicare Australia was taken from the government website [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) and was correct at the date of publication. We highly recommend you see the website for up to date information

## Private Medical Insurance

There are many insurance schemes available which can comprise:

- Hospital cover and in-patient treatment
- Extra dental, optical and other services
- All-in-one comprehensive cover

Private health insurance organisations and prices vary state to state in Australia. Some banks also offer private medical insurance. All insurers will offer a choice of basic, intermediate and comprehensive cover. Make sure you compare the benefits and costs of a number of insurers before you commit.

### Premiums

The average cost of comprehensive cover for a family of 4 is around \$2,640 a year including hospital and ancillary cover. For an individual the same cover would be around \$1400. Premiums can be paid monthly, quarterly or annually.

Health insurance doesn't always pay 100% of the cost and you are usually expected to pay an excess towards the fees. This excess could be as much as \$2,000.

All policies will have a period of time in which new members cannot claim. This can be up to two months for new members and one year for existing conditions. However accidents should be covered from the date you join the policy.

### Insurers

The Largest health insurers in Australia are Hospital Contribution Fund (HCF), Medibank Private, National Mutual Health Insurance and Medical Benefit Funds (MBF). Medibank private is the largest insurer and is a not for profit organisation insuring over 3.4 million people ( one third of all those who have Private medical cover in Australia).

Medibank offer short term cover for temporary residents who aren't eligible for medicare.

# Resources

## Medicare

Find out more about Australia's medicare system including whether you are eligible and how to register.

**Website:** [www.medicare.com.au](http://www.medicare.com.au)

## Department of Foreign Affairs and Trade

Find out more about the Australian Healthcare System on this Australian government site.

**Website:** [www.dfat.gov.au/facts/healthcare.html](http://www.dfat.gov.au/facts/healthcare.html)

## Private healthcare companies

### Hospital Contribution Fund (HCF)

HCF is Australia's third-largest private health insurer and is run on a not-for-profit basis.

**Website:** [www.hcf.com.au](http://www.hcf.com.au)

### Medibank Private

Medibank is Australia's leading private health insurance fund.

**Website:** [www.medibank.com.au](http://www.medibank.com.au)

### HBA

HBA proudly covers more than one million Australians.

**Website:** [www.hba.com.au](http://www.hba.com.au)

### Medical Benefit Funds (MBF)

MBF is a leading health insurer in Australia.

**Website:** [www.mbf.com.au](http://www.mbf.com.au)