

# Medicare



## Introduction

Medicare is Australia's public health insurance scheme. That means that if you are enrolled in Medicare or on your parent/guardians Medicare card, the government can help pay for some or all of the costs of certain doctor's visits and medical treatments.

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## What is Medicare?

Medicare is Australia's public health insurance scheme. It helps pay for all or part of the cost when you:

- Visit local doctors and specialists.
- Are a public patient in a public hospital.

- Have an eye test by an optometrist.
- Have x-rays and blood tests.
- Need some prescription medicines.

You can apply your own for Medicare card from the age of 15.

To apply for your own Medicare card you will need to fill out the form called '[copy or transfer from one Medicare card to another](#)' and take two forms of identification with you to your nearest [Services Australia](#) branch, like a birth certificate, student card, health care card, a driver's license or passport.

To apply for a Medicare card, go to your nearest Service Centre. You can find your nearest Service Centre via [Services Australia](#).

You can also stay on your parents' Medicare card if they already have one. You can have a copy made to keep with you and you don't need identification to do this.

You can also have your or your parent's Medicare number saved on your phone or use the [Express Plus Medicare app](#).

If you are a New Zealand citizen or have been given or have applied for a permanent resident visa, you can also apply for a Medicare card. In special situations some people can get their own card if they are under 15.



# How do I pay using Medicare?

You can phone the doctor's office or health service and ask:

- "Does the doctor bulk bill?"
- "Will I have to pay a gap?"

If the doctor doesn't bulk bill you should ask:

- If you can make a 'Medicare claim' or 'Medicare rebate' for part of the cost.

## What is 'Bulk-billing?'

Bulk billing is when the total cost of seeing the doctor is paid for by the government (Medicare).

Not all health services bulk bill, but many doctors will bulk bill young people under the age of 16, as well as Health Care Card holders and/or students.

**Bulk Billing** – Is when your doctor accepts your Medicare card as payment for the appointment.

**Gap** – Is the leftover amount that you will need to pay when Medicare does not cover the whole cost of the appointment.

**Medicare Claim or Medicare Rebate** – Is when your doctor charges you directly for the appointment and Medicare gives you a refund of the costs.

*You will need to bring your Medicare card or number with you when you see your doctor, but if you forget you can ask the reception to phone Medicare to find out what your number is.*

## What is a Health Care Card?

A [Health Care Card](#) is a concession card that helps you pay for medication. You can get a Health Care Card if you or your parents or guardians are on a Centrelink Payment.

If you have a Health Care Card, always show it at the chemist to receive cheaper medication.

Sometimes with a Health Care Card you can also access concessions for costs like:

- Energy and electricity
- Public transport
- Healthcare, including ambulance, dental and eye care
- discounted mail redirection through Australia Post

Find out if you are eligible or entitled for a Health Care Card from [Services Australia](#).

## What is My Health Record?

Your [My Health Record](#) is a secure online summary of your important [health information](#), and is provided by the Australian Government, [health information available](#) through My Health Record can include the medicines you are taking, any allergies you may have and treatments you have received.

This means doctors, specialists, hospital staff or healthcare providers involved in your care may be able to view your health information when and where it's needed, including in an accident or emergency situation.

You can now [manage your own My Health Record from age 14](#). Learn more about [My Health Record and how to use My Health Record](#).

You can also [speak to your doctor about My Health Record](#) when you visit them.

## Medicare services and resources

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### For more information:

- [Call Services Australia Medicare Program on 13 20 11](#)
- [How to get your own Medicare card at 15 years old](#)
- [How to find out if you already have your own Medicare card](#)

- [To find a doctor who bulk bills, use the Health Direct website. Make sure you select 'bulk-billing' in the filters.](#)

**Depending on your needs, Medicare has a range of other programs to support your health care:**

- [Medicare services for Indigenous Australians](#)
- [Medicare services for conceiving, pregnancy, and birth](#)
- [Medicare services for rural and remote Australians](#)
- [Other Medicare support](#)