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.

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.

Who and when can you enrol in Medicare?

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

You can also stay on your parents' Medicare card if they already have one. Your parents can ask for an extra card to keep with you.

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.



Getting A Medicare Card Online

Getting your Medicare card online is the quickest and easiest way to get your own Medicare card.

To get a Medicare card online, sign in to the My Gov website and enrol in Medicare.

You can then access your digital Medicare card in myGov or the myGov app straight away. The physical Medicare card will be sent you to in 3 – 4 weeks.

For more information go to:

- How to-get your Medicare Card online
- How to access your digital Medicare Card

Getting A Medicare Using A Form

Use the application to copy or transfer from one Medicare card to another form. If you are unable to complete this online you can download and complete the form.

You can send your form and supporting documents using the email address and postal address on page 6 on the form or check out Medicare Enrolment Services.

To help process your request quicker please remember to include 'Enrolment' or 'copy or transfer' in the subject line of your email.

You will need to provide supporting documents. Check out your supporting document requirements here. You don't need to get your supporting documents certified.

> *Tip – When sending a form include 'enrolment' or 'copy or transfer' in the subject line of your email. This can help process your request quicker*

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 will need to pay for your appointment, you should ask:

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

the answer is yes, this means you may be able to claim some of this money back from Medicare).

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 (full or part of the costs depending on the health professionals you see).

> *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 prescription medicines.

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

For more information:

- Call Services Australia Medicare Program on 13 20 11
- How to get your own Medicare card at 15 years old
- 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