Medicare

Overview

Medicare is the cornerstone of Australia's public health care system, providing all citizens, permanent residents and certain categories of visitors with access to a wide range of health services at low or no cost. It is funded through the Medicare Levy, which is a part of the Australian taxation system.

Services Covered by Medicare

Medicare provides benefits for:

1. **Consultation fees** for doctors, specialists, and other health professionals.
2. **Tests and examinations** needed to treat illnesses, such as x-rays and pathology tests.
3. **Eye tests** conducted by optometrists.
4. **Most surgical and other therapeutic procedures** performed by doctors.
5. **Some surgical procedures** performed by approved dentists.
6. **Specific items under the Cleft Lip and Palate Scheme**.
7. **Specific items under the Enhanced Primary Care (EPC) program**.
8. **Specified items for allied health services** as part of the Chronic Disease Management Plan.

Bulk Billing

In many instances, health service providers 'bulk bill' for their services. Bulk billing means that the doctor bills Medicare directly and accepts the Medicare benefit as full payment for their service, which means no out-of-pocket cost to you. It's up to individual doctors and medical practices whether they offer bulk-billing, so check before making an appointment.

Medicare Safety Net

The Medicare Safety Net provides extra financial assistance for those who incur high medical costs. It protects high users of health service by providing them with an increased Medicare benefit once a threshold (as set out by the government) has been reached.

Medicare Card

Your Medicare card is proof that you are enrolled in Medicare, and you should have it with you when you go to a health service provider. It contains your Medicare number, individual reference number, the card's expiry date, and the names of all persons covered by the card.

Prescription Medications

Through the Pharmaceutical Benefits Scheme (PBS), Medicare also provides timely, reliable, and affordable access to necessary medicines. You pay only a part of the cost of most prescription medicines purchased at pharmacies.

How to Claim Medicare Benefits

You can claim Medicare benefits:

1. **At your doctor's office**: If your doctor bulk bills, they will claim the benefit on your behalf.
2. **Through your Medicare online account**: You can claim most Medicare benefits online.
3. **Through the Medicare mobile app**: Download and set up the app to claim.
4. **By mail**: Complete a Medicare claim form and send it to Medicare.
5. **At a service centre**: Visit a service centre to claim in person.

For any questions or further information about Medicare, please visit the Australian Government Department of Health website or the Services Australia website.

Remember to always bring your Medicare card with you when seeking medical services and keep it up to date.

This information is intended for general informational purposes and should not be used as a substitute for professional medical advice. If you have any health concerns, please see your healthcare provider.

Last updated: May 2023

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