

Healthcare Costs

Medicare

Medicare is the program through which the Australian Government ensures that all Australians have access to free or low-cost medical, optometry and hospital care.

Medicare covers the cost of:

- All public hospital clinics
- Treatment as a public (Medicare) inpatient in a public hospital
- All or part of the costs of treatment by practitioners such as doctors, including specialists and general practitioners, participating optometrists or dentists (specified services only).

You will probably find that you have been covered by your parent's Medicare card. Once you turn 15 years of age you are entitled to have your own Medicare card. It may make life easier if you have your own card.

How to get Your Own Medicare Card

Follow these steps:

- Gather your identification (birth certificate, passport, bank account details)
- Complete a Medicare copy/transfer application form. This form is available from the Health Insurance Commission website or Medicare offices
- Take all your paperwork to a Medicare office.

Note: To save time, it is a good idea to complete the application form before you go into the Medicare office. All young people 15 years of age and over on the application must go to the Medicare Service Centre and apply themselves.

To find out more about Medicare and the charging of fees, visit the Health Commission Website www.hic.gov.au or phone **132 011**

When you are going for a check-up or visit it is important that you **always** take your Medicare card with you.

What is Bulk Billing?

Bulk billing is when the government pays your doctor for your medical care. This means you do not have to pay for your visit. You just have to sign a form after you see your doctor. Some doctors 'bulk bill' but many don't.

Before you make an appointment with a doctor ask if they bulk bill. If they don't, ask them to explain the costs and how much you can get back from Medicare.

You do not have to have private insurance – it's your choice. There are many private health insurance companies, so if you are thinking of taking out private health insurance have a look at what different companies offer and what will best suit your needs and budget. For help with this, go to: <http://www.privatehealth.gov.au/>

All private health insurance companies require a contribution on a monthly or yearly basis by you. You will need to allow for this when budgeting your money.

You do **not** need to have private health insurance to see a doctor in private practice. Even if you do have private health insurance you **can't claim** a refund for visits to doctors in private practice. Private health insurance will **only** allow you to get a refund for visits your doctor makes to you if you are in hospital.

Note: Private Health insurance funds cover the cost of **insulin pumps**. So, if you are on an insulin pump, or you are thinking of using one in the future, you should consider joining a health fund. Each health fund has its own set of requirements for funding insulin pumps, so you should talk to each of the funds before making a decision, or, if you are already in a health fund, check on their requirements for funding insulin pumps and replacement pumps.

Pharmaceutical Benefits Scheme (PBS)

The government helps pay for the cost of most medicines under the PBS, which means you are charged less. To be eligible to receive medicines under the PBS you need to show your pharmacist your Medicare card when you have your prescription filled.

To find out more about the costs of health care and medication:

- Talk with your diabetes team
- Visit the Health Insurance Commission website: <http://www.hic.gov.au/>
- Talk with your pharmacist
- Visit a Medicare Office or phone them on **132 011**
- Contact the Pharmaceutical Benefits Scheme (PBS) on **132 290**

National Diabetes Services Scheme (NDSS)

The NDSS provides subsidies for specific diabetes supplies, provided you are registered with them. For more information see the Fact Sheet 'Diabetes Supplies' in this series, and refer to their website: <http://www.ndss.com.au/>