



Easy Read

# Costs in adult health services



When you leave the children's hospital or health service you will need to know about costs of adult health services.

This fact sheet is about the costs in adult health services.



## Medicare Card

A Medicare card lets you use health services paid for by the Australian government.

You still might have to pay part of the cost from your own money.

When you turn 15 you can get your own Medicare card.

This will give you more independence and privacy.



## How to apply for your Medicare card?

To apply for a new Medicare card you will need to fill out a form.

The form is on the Services Australia website under the medicare tab.

**[www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au)**

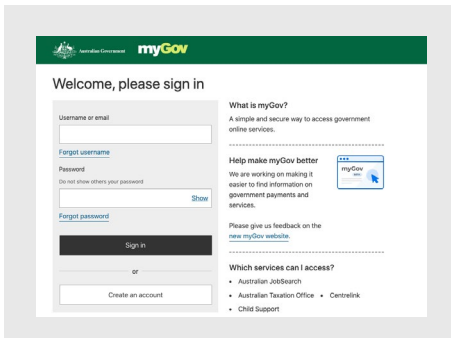


You can call for help to find and fill out the form on **132 011**.



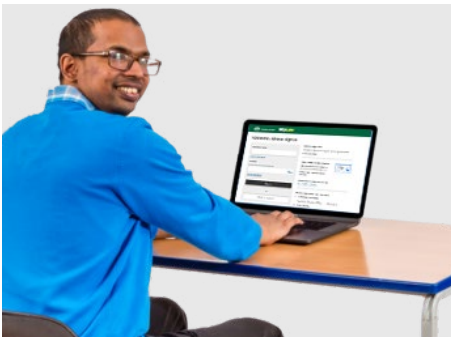
To fill out the Medicare card form you will need

- Your birth certificate OR
- Your Australian drivers licence OR
- Your passport



## How to set up your online Medicare account?

You will need a MyGov account to set up and use a Medicare online account.



To set up your Medicare account

1. Sign into MyGov at [www.mygov.au](http://www.mygov.au)
2. Click on Services
3. Click on Medicare

Then you will be asked some questions to make sure it is you.

It will take about 10 minutes.



You will need the Medicare card you have now.

That might be your parents' card.

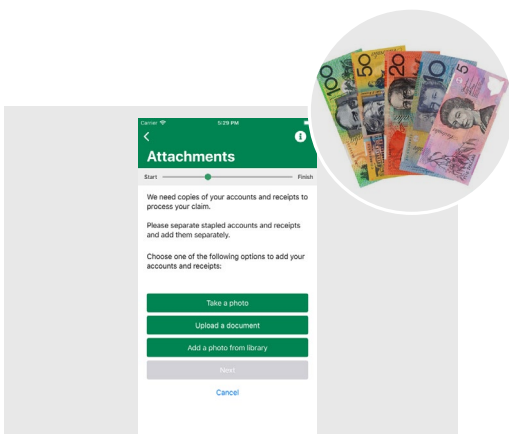


You might also be asked about your last visit to the doctor like

- The date
- Where the doctor is
- Name of your doctor



When you have your online Medicare account set up you can get the Express Plus Medicare app on your phone.



You can use this to do things like claim money back on your phone.



## How to use your Medicare Card

When you go for a medical appointment it is important to take your Medicare Card with you.



Medicare will pay for

- All public hospital clinics
- Health care as a public patient in a public hospital
- All or part of the cost of health care by health staff like
  - doctors
  - dietitians
  - dentists and many others





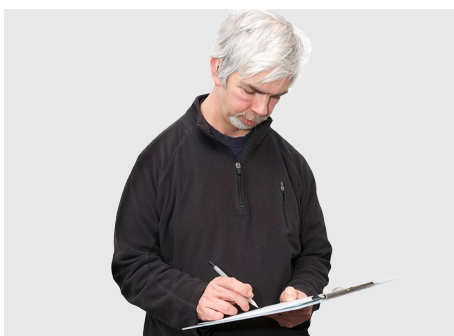
## What is bulk billing?

Bulk billing is when the cost of the doctor's appointment is fully paid for by the government.



Some doctors' appointments cost more than the bulk billing price so you will need to pay the rest of the cost.

The part that you pay is called the gap.



You might be asked to sign a Medicare claim form when you have an appointment.

You might have to pay the full cost of the appointment and then get your money back from Medicare.



When you make an appointment at the doctor ask if they bulk bill.

If they do not bulk bill ask them how much it will cost and how much you can get back from Medicare.



## What is Private Health Insurance?

There are some medical costs that Medicare does not pay for.

Private Health Insurance is one way to help pay for these costs if you have them.



You pay money to a company for Private Health Insurance.

Then when you pay for medical costs the company will refund some of the money to you.



You do not have to have Private Health Insurance.

If you have a Medicare card you can use public health services.

It is your choice.



Before you buy Private Health Insurance look at different companies.

Think about what will work for your medical needs and how much you can afford.



There are websites that will show you what you can get from different companies and how much it will cost.



You can also ask someone you know for help to get information and decide.



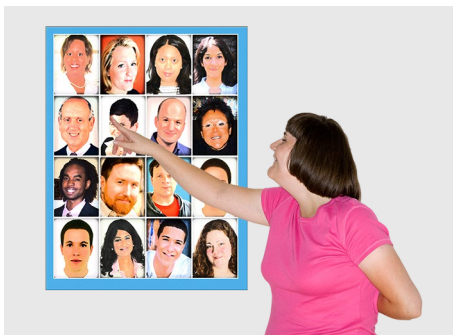


What does Private Health Insurance pay for?

Private Health Insurance can pay for part or all of things like

- Private hospital
- Dentist
- Expensive medication and equipment

As well as other health services.



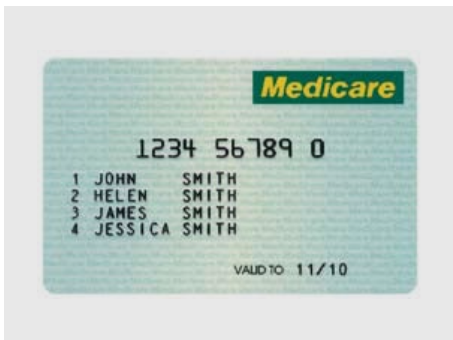
You might get other good things from your Private Health Insurance like a shorter wait time to get an appointment or more choice in what doctor you use.



**What is the Pharmaceutical Benefits Scheme or PBS?**

The Australian government pays for a part of the cost of medications to make them cheaper for you.

This is called the PBS.



You must take your Medicare card when you buy medication to get the cheaper price.



If you spend more than a certain amount of money in a year on medication you can get your medications for a cheaper price.

This is called the PBS Safety Net.



Talk to your pharmacist about how much the Safety Net price is.

Or go to this website

**[www.servicesaustralia.gov.au/individuals  
services/medicare/pharmaceutical-  
benefitsscheme](http://www.servicesaustralia.gov.au/individuals/services/medicare/pharmaceutical-benefitsscheme)**



## What is a Concession Card or Health Care Card?

There are cards that make some health services and medicines cheaper.



You might be able to get one of these cards if you

- Get a government allowance or benefit. This would be money you get from Centrelink.
- Are on a low income
- Live with a foster carer
- Are a full time student and have a disability or medical problem.



## Specialist Doctors

A specialist doctor is a doctor who knows a lot about one area of medicine.

You might need to see a specialist doctor for a medical problem.



Specialist doctors might ask you to pay when you see them.

After you pay you can get some money back from Medicare.



When you make an appointment ask

- Do you bulk bill?
- If not how much will it cost?
- How much can I get back from Medicare?



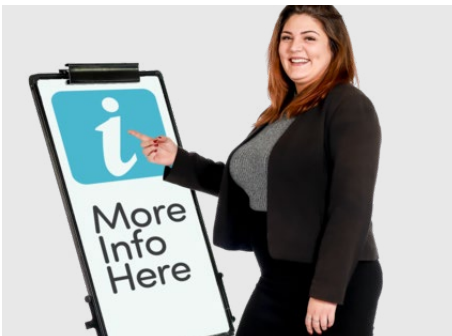
Then you can plan how much money you will need for each visit.

If you have a Health Care Card it might be cheaper.



For more information

- Talk to your medical team
- Talk to your pharmacist
- Talk to Services Australia or go to their website  
**[www.servicesaustralia.com.au](http://www.servicesaustralia.com.au)**
- Call **132 011**
- Or go to their office



Or you can get information from

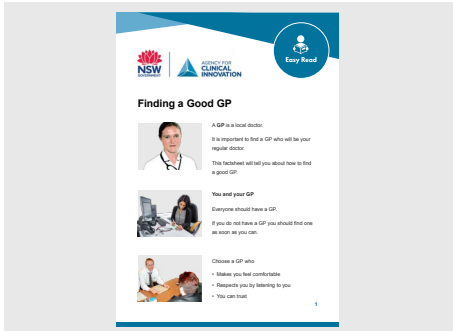
The Australian Government Private Health Insurance website

**[www.privatehealth.gov.au](http://www.privatehealth.gov.au)**

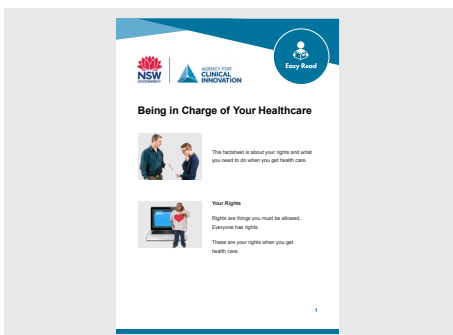
The Pharmaceutical Benefits Scheme or PBS

**132 290**

For more information you can read these fact sheets



Finding a good GP.



Being in charge of your healthcare.