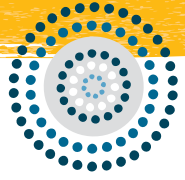


Medicare and paying for health services

What young people need to know about the costs of healthcare



Once you leave the children's hospital or health service, you will need to know about the costs of your healthcare.

Medicare card

- When you turn 15 you can have your own Medicare card. You use this card to access health services paid for by the Australian government. Not all costs will be fully covered which means you may have to pay out of your own pocket.
- Getting your own card will give you more independence and privacy.

How to apply for your Medicare card?

To apply for a new card you need to complete the form on the Services Australia website www.servicesaustralia.gov.au/individuals/forms/ms011.

You will need:

- copies of your birth certificate
- current Australian driver licence and/or
- current passport.

How to set up your online Medicare account?

- You need to sign in through myGov to set up and use your Medicare online account.
- After you sign in to myGov, select Services and then Medicare to register. They will ask you some questions to make sure it's you. It will take about 10 minutes and you will need your current Medicare card.

- They may ask questions about your last visit to your doctor such as the:
 - date of your visit
 - location of the medical practice
 - name of your doctor.
- When you have your Medicare online account, you can use the Express Plus Medicare mobile app. The app makes it easier to manage Medicare and claim online.

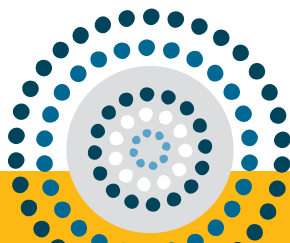
How to use your Medicare Card

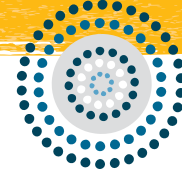
When you are going for a medical appointment it is important that you take your Medicare card with you. Medicare covers the cost of:

- all public hospital clinics
- treatment as a public patient in a public hospital
- All or part of the costs of treatment by health practitioners such as doctors, psychologists, physiotherapists, occupational therapists, dieticians, optometrists or dentists (specified services only).

To find out more about Medicare, visit the Services Australia website: www.servicesaustralia.gov.au/individuals/medicare, visit one of their offices or call 132 011.

**GET THE
FACTS**





What is bulk billing?

- Bulk billing is when the cost of your doctor's appointment is completely paid for through Medicare. Some doctors may charge extra and you will be required to pay the gap.
- Specialist doctors or services may ask you to pay at each visit when you see them in their private rooms. You can then claim some of the money back from Medicare.
- You may be asked to sign a Medicare claim form, or you may need to pay the doctor in full and then be refunded by Medicare after claiming. If you have a Health Care Card, this may be used.
- When you make an appointment with a doctor, ask if they bulk bill and what the out-of-pocket costs may be.

Medicare Safety Net

- When you spend over a certain amount on medical/health services in a calendar year, you may be eligible for the Medicare Safety Net. This means Medicare will give you a higher rebate back on services. They calculate the Safety Net each calendar year, 1 January to 31 December. Visit www.servicesaustralia.gov.au/individuals/services/medicare/medicare-safety-nets for more information.
- Keep in mind, your doctor's visit or test will still cost the same.

What is private health insurance?

- Private health insurance is a financial scheme where people contribute money regularly to a health fund that can cover claims for out-of-pocket health expenses that are not covered by Medicare.
- You do not have to buy private health insurance – it is your choice.
- Before you buy private health insurance, have a look at what different companies offer and what suits your needs within your budget.

- There are websites that compare health insurance policies and each company will give you an immediate quote online.

Private health insurance cover

Private health insurance covers things like:

- Private hospital procedures and admissions
- Allied health services as an outpatient (e.g. physiotherapy, psychology services, occupational therapy)
- Dental care
- Optical care
- Expensive medication and equipment

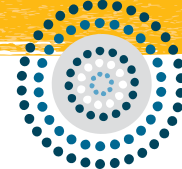
If you find that your parents/carers have you covered with private health insurance, contact the private health insurer to find out how long before you need to get your own.

What can private health insurance do for you?

- Generally, less waiting times than in the public health system to see medical specialists and allied health professionals.
- You can use your private health insurance at public hospitals as well.
- Choice of doctor for health procedures.
- Subsidises access to private hospitals.
- Subsidises costs of healthcare.
- Covers some ambulance fees.
- Some policies give you access to extras like 24-hour telephone health line, mobile health apps, and tools and information for a healthy lifestyle.

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What is the Pharmaceutical Benefits Scheme (PBS)?

- The Australian government subsidises most medicines under the PBS. Use your Medicare card to receive the subsidy.
- You may also be entitled to cheaper medicines once you have spent a certain amount of money. This is known as the PBS Safety Net.
- For further information on the safety net amount, talk with your pharmacist or visit www.servicesaustralia.gov.au/individuals/services/medicare/pharmaceutical-benefits-scheme

What is a concession or Health Care Card?

- This is a card which entitles you to reduced prices for some health services and medicines. This card is not asset tested.
- You may be entitled to a Health Care Card if you receive a government allowance or benefit. Once you turn 16 you will need to reapply.
- You may be eligible for a Low Income Health Care Card if you are on a low income and meet the Low Income Health Care Card income test.
- **Foster care** - If you live with a foster carer you may be eligible for a Foster Child Health Care Card.

- **Ex-carer allowance** - If you are a full-time student aged between 16 and 25 years and have a disability or medical condition, you may be eligible for an Ex-Carer Allowance (Child) Health Care Card. This card is not asset tested.
- For more information about the Concession or Health Care Card can be found on the Services Australia website.

To find out more information about the costs of health care

- Talk with your medical team
- Visit the Services Australia www.servicesaustralia.gov.au
- Visit the Australian Government Private Health Insurance website www.privatehealth.gov.au
- Talk with your pharmacist
- Visit a Services Australia Office or phone them on **132 011**
- Contact the Pharmaceutical Benefits Scheme on **132 290**

GET THE FACTS



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Next review 2026.

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