

MEDICARE

A SIMPLE GUIDE FOR AUSTRALIANS

Medicare is the national health insurance scheme, paid for by taxes

1 WHAT IS THE MEDICARE REBATE?

Medicare rebates are what the government reimburses you for medical fees in the community and private hospitals. There are Medicare rebates for some, but not all services by doctors, nurse practitioners, certain allied health professionals (e.g. physiotherapists, dietitians, psychologists etc; conditions apply) medical tests and operations.



2 WHAT IS BULK BILLING?

Bulk billing is where the health professional chooses to discount their fees to the price set by the Medicare rebate. If you are being bulk billed, the Medicare rebate covers all of the cost of the service you are receiving.



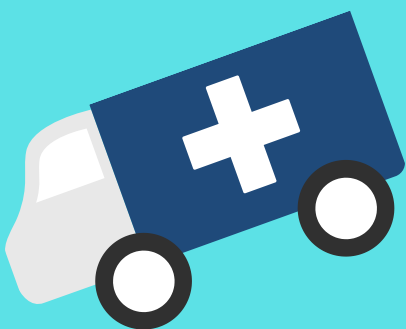
3 WHY DOESN'T EVERYONE BULK BILL?

Because there is no Medicare rebate for some services e.g. cosmetic surgery, most employment medicals, some tests. Because the Medicare rebate is not enough for many services. If you are charged more than the rebate, you will have to pay the difference yourself, known as "the gap".



4 DON'T LIKE GAPS?

If you don't like paying gaps, talk to your Federal MP about increasing the Medicare Rebates. The rebate, which was completely frozen for 5 years (2014-2019) is your **purchasing power** and it has been **neglected for decades** by both sides of government, creating the gap you pay.



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A few more points



1 WHO IS ELIGIBLE FOR MEDICARE?

Australian and NZ citizens OR permanent residents who live in Australia (and a few others).



2 HOW COME SOME PLACES BULK BILL?

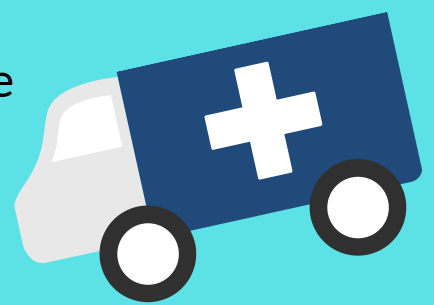
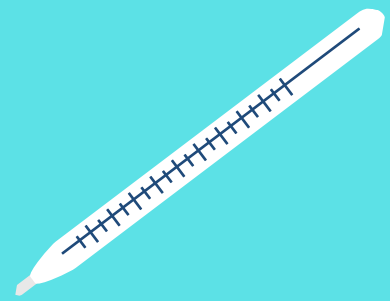


They usually manage by having shorter appointments, controlling costs, choosing to provide services that have higher rebates or they provide a mix of services to offset the low rebate.

3 WHAT ABOUT PUBLIC HOSPITALS?

The Federal Government pays for Medicare, the State Governments pay for the public hospitals and it gets complicated. If you have a Medicare card, you are covered for care in a public hospital at little or no cost to you.

You will be seen in order of medical priority, you don't get a choice of who you see, not all services are available and you may have to wait, sometimes for a very long time.



4

ANYTHING ELSE TO KNOW?

Medicare has a safety net. e.g. if you have a concession card and you and your family spend >\$811.80 in gap payments in a calendar year, the rebate increases to include 80% of the eligible gap for the rest of the year.

Most hospital doctors are employees and the government pays all the overheads. Most community doctors are contractors working for small businesses, the overheads (wages for receptionists and nurses, rent, electricity, computers, internet, bandaids, bandages etc) come from their fees and they have no leave entitlements.

