

Financial issues in the adult medical world

Who pays?

During your childhood your parents paid for any medical costs that were not covered by Medicare. In fact, most of your medical care was paid for by the hospital and appeared to be free. As an adult you will need to know about the costs of medical care.

Medicare

You will probably find that you have been covered by your parent's Medicare card. If you are over the age of 15 you are entitled to have your own Medicare card. It may be more convenient and give you more independence if you have your own card.

To enrol for a new card for yourself:

- Gather up your identification (birth certificate, passport, bank account details)
- Attend a Medicare office (with your identification)
- Complete a Medicare copy/transfer application form. This form is available from the HIC (Health Insurance Commission) website or Medicare offices. (You may want to have this already completed before you go into the Medicare office. If your parents are wishing to enrol on your behalf, both you and your parents need to complete this form.)

When you are going for a check up or treatment it is important that you take your Medicare card with you. Medicare covers the cost of:

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

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

Bulk billing

Bulk billing is when the government pays your doctor for your medical appointment. This means you do not have to pay for your appointment. You just have to sign. Many doctors will bulk bill but they do not have to!

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.

Private health insurance

You do not have to have private health insurance – it is your choice. There are many private health insurance companies. If you are thinking of taking out private health insurance have a look at what different insurance companies offer and what best suits your needs and budget.

You may find that your parents have you covered with private health insurance. Ask them if this will be transferred to you as an adult.

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

You do not need to have private health insurance to see a doctor in a private practice. If you do have private health insurance it does not allow you to claim any refund or 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 admitted to hospital.



**CHILD
ADULT
HEALTH
SERVICES**

Financial issues in the adult medical world cont.

Pharmaceutical Benefits Scheme (PBS)

Most medicines available on prescription are subsidised by the government under the PBS. This means that the government helps pay for the cost of these medicines so you are charged less.

To be eligible to receive medicines under the PBS you just need to provide your pharmacists with your Medicare card when you have your prescription filled.

If you require a lot of prescription medicine it is a good idea to keep a record of your spending on a prescription record form (available from any pharmacy). When you reach a certain amount of spending on your PBS medicines for your calendar year, your pharmacist can provide you with a Safety Net Concession Card. This entitles you to receive further PBS medicine at a reduced rate for the rest of the calendar year.

For further information on the safety net amount talk with your pharmacist or visit www.hic.gov.au

Specialist Doctors

Specialists such as neurosurgeons, urologists and orthopaedic surgeons 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. This is normal practice that you need to be aware of so that you can plan for the expense.

When making an appointment don't forget to ask how much it will cost and how much you get back from Medicare!

To find out more information about the costs of health care:

- Talk with your medical team
 - Visit the Health Insurance Commission website:
www.hic.gov.au
 - Talk with your pharmacist
 - Visit a Medicare Office
or phone them on **132 011**
 - Contact the Pharmaceutical Benefits Scheme
on **132 290**
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