Health Care Fact Sheet
Brisbane, QLD

Australia has a broad healthcare system designed to cater to everyone's needs. Medicare is a national public scheme offered to Australian citizens and permanent visa holders with affordable and high-quality healthcare services.

The Australian Government has signed Reciprocal Health Care Agreements (RHCA) with the **United Kingdom, the Republic of Ireland, New Zealand, Sweden, the Netherlands, Finland, Belgium, Norway, Slovenia, Malta and Italy**. These agreements entitle citizens of those countries to a range of subsidized health services for essential medical treatment in Australia. Eligibility criteria differ by country and previous residing status, more information on entitlements can be shared during the relocation process.

HEALTH COVER

Medicare is the government-sponsored health care system and anyone with a permanent visa and their dependents will have automatic access to the scheme. Medicare is funded through taxation revenue. Medicare pays rebates for medical services and procedures provided by private practitioners in the community such as GPs and other medical practitioners. The scheme covers hospitalization and emergency department visits for public patient attendance in a public hospital. Until those arriving are covered by Medicare it is advisable to have private health insurance in place and many visa conditions require this, so please check.

Medicare does not cover everything. Consequently, many people choose to take out private health insurance in addition so having the benefit of a wider range of health care options, choice, more comprehensive coverage and in many cases faster access to treatment.

PRIVATE HEALTH INSURANCE

Given that some medical and health services are not subsidised through Medicare (for example ambulance transport, dental treatment and optical aids) private health insurance is a good option for managing these health care costs. Private health insurance can also be a beneficial way to avoid waiting lists in the public system and to have the option for a patient to choose their own doctor.

The Australian Government, as an incentive, offers a rebate through the tax system to people who hold private health insurance. Equally, though they impose a Medicare Levy Surcharge on those who do not have a particular form of private health insurance.

If you are in Australia on a temporary visa, some form of private visitor's health cover for the duration of a stay should be considered. Some visa conditions may require a form of visitor's health insurance to be taken out and held for the duration of the stay.

Premiums vary depending on the type of cover chosen; options can vary from a simple hospital plan to an all-inclusive medical plan. More information about the different insurance plans and pricing can be found on comparison websites that provide quotes from a range of participating insurance providers, helping searchers make an informed decision about the products they need. Comparison websites facilitate quotes from a variety of sources all at once, rather than having to visit multiple to fill in multiple forms.

+61 (0) 2 9425 4600 www.nuss.com.au relocations@nuss.com.au