Embark Home

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Medical

The healthcare system in Australia is renowned for its high-quality, effectiveness and accessibility. Healthcare services are available for Australian citizens, permanent citizens and eligible temporary residents depending on their visa conditions.

Remember, this is general advice only. You should always do your own research and where necessary seek out the advice of professionals to help with your circumstances.

Medicare

At the centre of Australia's healthcare system is Medicare, a publicly funded universal health insurance scheme. Medicare provides access to a range of healthcare services at little to no cost for Australian citizens and eligible temporary residents. Department of Home Affairs provides an online tool to check visa conditions and requirements on health care cover which is called Visa Entitlement Verification Online (VEVO).

Residents of eligible countries can apply for Medicare under the Reciprocal Health Care Agreement. To check if you qualify, visit this page. To enrol for Medicare, you might be required to visit a Medicare office and provide relevant documentation, including passport and visa details. Once enrolled, a Medicare card will be sent out by post, and the card must be presented at the time of accessing healthcare services.

General practitioners (GPs)

General Practitioners, or GPs, are often the first point of contact for healthcare in Australia. They provide a wide range of medical services, including general check-ups, diagnosis and treatment of illnesses, and referrals to specialists or other healthcare professionals.

Under Medicare, visits to GPs are partially or fully covered, depending on whether the GP bulk bills. "Bulk billing" is a system where GPs can directly bill Medicare for the cost of your visit meaning you have no out-of-pocket expenses. However, it is important that you always ask if your GP bulk bills, as not all GPs bulk bill, and in such cases, you may need to pay a partial fee for the consultation.

Tip: Most of the healthcare practitioners provide information about bulk billing availability online. You can visit their website or contact the clinic directly to find out about bulk-billing options and any additional payment applicable.

Hospitals and Emergency Care

Australia offers a network of public and private hospitals that provide emergency and non-emergency medical care. Emergency care in public hospitals is generally free for Medicare cardholders. There are also walk-in urgent care services available called "Medicate Urgent Care Clinics". They are open outside the standard clinic's hours, such as evenings and weekends and they are available for urgent but not life-threatening injuries and illnesses. The list of urgent care clinics is available here.

To access services in a private hospital (hospitals that are privately owned and operated) you will need the appropriate level of private health insurance and/or out of pocket payments for treatment.

Private health insurance

Many Australian residents have private healthcare insurance policies, which typically offers shorter waiting times and a broader range of services that are not covered by Medicare. Under private health, policy holders can access dental, optical and physiotherapy services. Access to those services depends on the type of the private health cover you have. There are three types of private health insurance – *'hospital'* that covers the cost of hospital accommodation and associated fees, *'extras'* which provides benefits for dental, optical and physiotherapy treatment, and '*combined*' cover which combines both hospital and extras cover in a single policy.

It is essential to compare policies to find the most suitable one for your circumstances. There are online comparison tools which include Privatehealth.gov.au launched by the government. The tool lists all registered health insurers and provides all necessary information to make a considered decision.

Dental care

Dental care in Australia is primarily provided by private providers and are not covered by Medicare. Private health insurance however, can help pay for the cost of this dental care.

Public dental care is only available to some of the Australian population. You need to be eligible for care at a public dental clinic. Typically, public dental services are only available for specific concession groups, such as children and pensioners but eligibility differs in each state in territory.

In addition to public dental clinics, the Child Dental Benefits Schedule (CDBS) allows eligible children to access general dental treatment at both public and private dental clinics. At most dental clinics, this treatment will be bulk-billed. You will automatically get a letter to let you know if your child is eligible for the CDBS.

Pharmaceutical Benefits Scheme

The Pharmaceutical Benefits Scheme (PBS) subsidises the cost of some prescription medications, making them more affordable for Australians and eligible migrants. Under the PBS, there is a reduced price for prescribed medications, with the government covering the remaining cost.

To access PBS medications, it is a requirement to request a prescription from a healthcare professional, such as a GP or specialist. You are then able to present your Medicare card and prescription at any pharmacy to purchase the medication at the subsidised price.

Veterinary care

Veterinary clinics are widely accessible across the country and offer standard services including vaccinations, surgeries, dental care and emergency treatments.

Pet health care is not covered under any government scheme and can be expensive.

Pet insurance in Australia provides financial coverage for pet owners for veterinary expenses of their beloved pets. There are different coverage levels depending on the policy, they vary from basic cover for emergency events, to full coverage including routine appointments and vaccination. Factors such as pet's age, breed and any pre-existing conditions can affect available policy options. It is important to review the policy details to ensure the plan is suitable to pet's needs and owner's budget.