Once you leave the children’s hospital you will need to know about the costs of your health care.

**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 enrol for a new card you need:

- A completed application form - Application to copy or transfer from one Medicare card to another
- Original or certified copies of your birth certificate, driver’s licence, passport and your bank account details
- Mail or take form to a Department of Human Services centre with identification. Details are on the form.

**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, allied physiotherapists, occupational therapists, dieticians, optometrists or dentists (specified services only).

To find out more about Medicare, visit the Department of Human Services website: www.humanservices.gov.au or their offices or call 132 011.

**What is bulk billing?**

- Bulk billing is when the cost of your doctor’s appointment is completely paid for by the government. Some doctors may charge extra and you will be required to pay the gap.
- 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.
- When you make an appointment with a doctor, ask if they bulk bill.
- If they don’t bulk bill, ask them to explain the costs and how much you can get back from Medicare.

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

**Private health insurance covers things like:**

- Private hospital procedures and admissions
- Allied health services as an outpatient
(eg 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
- Choice of specialist for health procedures
- Subsidises access to private hospitals
- Subsidises costs of health care
- 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

**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.

**What is a 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 Carer - 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.

**Specialist Doctors**

- Specialist doctors 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.
- When making an appointment don’t forget to ask how much it will cost or if they bulk bill, and how much you get back from Medicare, so that you can budget between visits. If you have a Health Care Card, this may help.

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

- Talk with your medical team
- Visit The Department of Human Services Website: [www.humanservices.gov.au](http://www.humanservices.gov.au)
- Visit Youth Beyond Blue: [www.youthbeyondblue.com](http://www.youthbeyondblue.com)
- Talk with your pharmacist
- Visit a Medicare Office or phone them on 132 011
- Contact the Pharmaceutical Benefits Scheme on 132 290