



## A quick guide to Australia's health system for performers

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It can be difficult to find your way through the health system, especially if you are feeling vulnerable, have little money, or haven't had much experience of the system before.

You may find it hard to find health practitioners who pay special attention to the fact that you are a performer or understand your need to get the best possible outcome from any illness or injury so you can continue with your arts practice.

If you are having difficulty getting through the system, consider asking a friend or colleague to help you negotiate better care, or be with you for support. Friends, relatives and colleagues might have experience that will be useful for you when you are ill, injured or vulnerable

Australia's health system can be confusing,  
even for people who work in it or use it often.  
There are 2 main systems - the Public System and Private Healthcare.  
These cross over at certain points.

### The public system

In the Public System, hospitals are free, but waiting times (in Emergency or even for an operation for example) can be long. You usually don't get a choice of who you see.

If you need to be in hospital (an 'inpatient'), or just need to visit for a consultation (an 'outpatient') the service is free but decisions about when you will be seen, and what sort of doctor or health worker you see are largely made for you by the system.



## Private general practitioners (GPs)

Most private GPs charge you a fee (you can claim a bit back from Medicare). Some GPs will 'bulk-bill' you (that means they bill Medicare directly, using your Medicare number, so you don't have to pay). This is more likely if you are on a Health Care Card. The Medicare fee is usually about half or less that what many GPs would usually charge.

If you need a specialist, the GP can refer you to a public hospital, but has little ability to 'speed things up' unless your condition is urgent. The GP can also refer you to a private specialist but the costs are large, especially if you are uninsured.

## The private system

In the private system, costs can be very large, so most people who use it have private insurance. Even then, there are usually expenses that the insurance doesn't cover, so this option is not usually a good one unless you have strong personal finances.

If you are an employee (not self-employed or a contractor) and develop an illness or injury that is related to your work, then all states have a system of workers' compensation insurance that you can make a claim on, that allows you to get access to the private system. It will also pay for rehabilitation while you recover.

## Other health professionals

Health carers, like Physiotherapists, Occupational Therapists, Social Workers and Mental Health Workers are available in both systems. You can go along to a private physiotherapist or other allied health professional whenever you wish – they charge fees.

In the Public System, access to these workers is usually by referral only, with a waiting list. Most towns and cities have walk-in mental health and sexual health clinics that are free in the public system, with very short waiting times, or same-day service. Alternative practitioners usually charge fees. Private health insurance may cover some of the costs of some of these services – check with your insurer.



Optometrists will usually bill Medicare directly for an eyesight check up, but you will have to pay for frames and lenses. Dental care is available on a limited basis through the public system if you have a health care card. Private dental care is expensive, even with private health insurance.

## **If you have a health plan with an employer**

Get to know what your rights and responsibilities are under the health arrangements with your employer. There may be some limited clinic/medical/therapist fee support. You should make certain how to get access to Workers' Compensation.

## **If you are a contractor or self-employed**

You should carefully look at your ability to buy private health insurance and death/disability and income protection insurance. These do not come cheaply, and will be a yearly burden on your budget, but will give you freedom to choose how you will find your way through a sudden illness or injury, or long-term illness or disability.

Even if you are currently employed, circumstances change. Think carefully about what the future might hold for you and consider budgeting for insurance.

**IF YOU ARE ELIGIBLE FOR A HEALTH CARE CARD –  
GET ONE AND KEEP IT UP TO DATE!**  
It is your passport to many free or low-cost services.