



Health Insurance Options

Medicare card

A Medicare card gives a range of medical services and prescriptions at a lower cost, with a built-in safety net. If your out-of-hospital medical costs exceed a certain amount, the safety net will subsidise a substantial percentage. The Medicare card also entitles you to free care as a public patient in a public hospital. If you do not already hold a Medicare card, check your eligibility and application process with the Medicare website (see later). Australian and New Zealand citizens and Australian permanent residents are eligible. If you are applying for permanent residency or holding certain types of visas, you may be eligible. International students need to apply for Overseas Student Health Cover (see "Useful websites").

Ambulance insurance

Ambulance and paramedic services can be essential in emergencies, but they are not covered by Medicare. Each state has different rules: some state governments cover the fees but others require you to pay a levy or to take out your own insurance. The Ambulance Cover website (see later) details the situation in each state. Emergencies can happen without warning and an ambulance trip can cost thousands of dollars, so it is important to ensure you are covered.

Private health insurance

Insurance companies vary in the services they cover and in their cost. Check which services are included in a specific policy before you buy private health insurance. You can compare policies on www.privatehealth.gov.au/.

Health Care card

A Health Care card is a concession card entitling you to cheaper medicines and some other discounts. You are eligible if you live in Australia and receive a payment from the Department of Human Services. You do not need to apply for a Health Care card, because the Department of Human Services will send one to you if you are eligible. If you are given a Health Care card, keep it up to date. It is your passport to many free or low-cost services.

Health plan with your employer

Get to know your rights and responsibilities under your employer's health arrangements. There may be some limited fee support for clinical, medical, or therapist services. Find out how to get access to Workers' Compensation.

Department of Veterans' Affairs (DVA)

If you have served in Australia's Defence Forces, and particularly if you have been injured as part of your service, you may be entitled to payments through the Department of Veterans' Affairs for a comprehensive range of health services not covered by any other program.

National Disability Insurance Scheme (NDIS)

This program is designed to cover the unique health and functional needs of Australians with a permanent disability. It involves a moderately complex application and assessment process, but it can open the door to significant resources and finances to help with care needs.



Aboriginal and Torres Strait Islander Health

ASPAAH acknowledges Traditional Owners of country past and present; and recognises the contribution of Aboriginal and Torres Strait Islander people in our Performing Arts community. Many community organisations provide support and resources which aim to empower Aboriginal and Torres Strait Islander people in maintaining and improving health. Federal programs such as Closing the Gap also aim to support these initiatives. For information, see “Useful websites”.

Workers’ Compensation

If you are an employee (not a contractor or self-employed) and develop a work-related illness or injury, you can make a claim on Workers’ Compensation Insurance. It pays your wages, medical expenses and rehabilitation while you recover and gives you access to the private system. You are also entitled to sick leave if you are ill or injured.

Insurance for contractors or self-employed workers

You should carefully consider whether you can afford income protection insurance, private health insurance and/or death/disability insurance. The regular premium costs may be challenging, but they can offer financial coverage in case of a sudden illness, injury, long-term illness, or disability. Although you may currently be employed and well, consider preparing yourself for whatever the future might hold by budgeting for insurance.

Health insurance for international students

All student visa holders must have Overseas Student Health Cover (OSHC), which provides medical and hospital insurance and also pays limited benefits for prescriptions and ambulance services. Please note that students from Sweden, Norway, and Belgium may have special arrangements under their own national schemes.

You must not arrive in Australia before your health insurance starts, and you will need OSHC coverage for the duration of your visa. Your education provider might organise your OSHC coverage for you. Otherwise you can select an approved OSHC provider and pay for the policy yourself.

Useful websites

Medicare card: www.humanservices.gov.au/individuals/medicare

Medicare card for visa-holders: www.humanservices.gov.au/individuals/medicare.

Health Care Card: www.humanservices.gov.au/individuals/services/centrelink/health-care-card

Aboriginal and Torres Strait Islanders: www.healthinonet.ecu.edu.au/

Overseas Student Health Cover: www.homeaffairs.gov.au/trav/stud/more/health-insurance-for-students

Ambulance cover: www.comparethemarket.com.au/health-insurance/ambulance-cover/

Workers’ Compensation: www.fairwork.gov.au/leave/workers-compensation

Fair Work Ombudsman (leave, sick pay): www.fairwork.gov.au/leave

Fair Work Ombudsman for visa holders: www.fairwork.gov.au/find-help-for/visa-holders-and-migrants

National Disability Insurance Scheme: <https://www.ndis.gov.au/people-disability>

Repatriation Benefits Scheme: www.dva.gov.au

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