



# Medicare 是 Australia 的医疗保健系统

Medicare 可用于报销一些医疗保健服务的费用。

## Medicare 如何运作

当您本人或您所照顾的人需要使用医疗服务或购买药品时，我们可通过提供福利金和服务的方式为您提供帮助。

如果符合资格，Medicare 可用于获得：

- 医生、专家、验光师以及某些情况下的牙医和其他经批准的医疗专业人士提供免费或较便宜的治疗
- 廉价药品
- 在公立医院接受免费治疗和住院。

## 如何参加 Medicare

参加 Medicare 的方式包括：

- 填写 Medicare 登记表
- 邮寄表格和证明材料或通过电子邮件将其发送至 [MES@servicesaustralia.gov.au](mailto:MES@servicesaustralia.gov.au)

根据个人情况，需要向我们提供证明材料。可能需要提供翻译件。

有关可能需要提供哪些材料的更多英文信息，请访问  
[servicesaustralia.gov.au/enrolling-medicare](https://servicesaustralia.gov.au/enrolling-medicare)

一些人也可使用 myGov 帐户进行在线注册。

如果是以家庭形式参加，则需使用 Medicare 报名表，请访问 [servicesaustralia.gov.au/ms004](https://servicesaustralia.gov.au/ms004)

我们还会将您作为个人注册于 Medicare Safety Nets 之中。如有必要，还可作为伴侣或家庭进行注册。

有关 Medicare Safety Net 的更多英文信息，请访问 [servicesaustralia.gov.au/safetynet](https://servicesaustralia.gov.au/safetynet)

## 在线注册 Medicare

如果符合一下条件，则可使用 myGov 进行在线注册：

- 居住在 Australia

- 年满 15 岁
- 作为个人注册。

此外，还必须符合以下一种情况：

- 已申请永久居民签证
- 被授予永久居留权
- 持有归国居民签证。

如果使用 myGov 账户注册 Medicare，则可追踪申请进度。

我们将要求您添加银行账户详情，以便我们能够向您支付 Medicare 报销款项。准备好银行账户详情。

根据个人情况，需要向我们提供证明材料。可能需要提供翻译件。访问 Services Australia 网站，阅读所需文件的相关信息。

一旦申请获批，我们将与您联系并告知后续步骤 我们还会将 Medicare 卡邮寄到您提供给我们的地址。

有关 Medicare 注册的更多信息，请访问 [servicesaustralia.gov.au/enrolling-medicare](https://servicesaustralia.gov.au/enrolling-medicare)

若希望在线开展业务，请创建一个 myGov 帐户并链接到 Medicare。欲了解更多信息，请访问：

- [servicesaustralia.gov.au/mygovguides](https://servicesaustralia.gov.au/mygovguides)
- [servicesaustralia.gov.au/medicarecard](https://servicesaustralia.gov.au/medicarecard)

## Medicare 卡

完成注册后，我们会给您寄去一张 Medicare 卡。我们会将卡寄到您向我们提供的地址。您还可以获得电子版的 Medicare 卡。您需要登录 Express Plus Medicare 手机应用程序 后才能使用。

有关 Express Plus Medicare 手机应用程序的更多信息，请访问 [servicesaustralia.gov.au/expressplusmedicare](https://servicesaustralia.gov.au/expressplusmedicare)

要使用这类应用程序，需要有一个与 Medicare 在线帐户关联的 myGov 帐户。如果还没有，请先设置，然后再下载应用程序。

您需要有一张有效的 Medicare 卡，才能：

- 申领 Medicare 福利
- 去看接受公费医疗报销的医生
- 在公立医院接受公费医疗治疗

- 以较低的价格购得一些药品。

在公立或私立医院接受治疗的私费患者同样可以获得 Medicare 卡福利。

最多可以向一个家庭发放 2 张卡。年满 15 岁的个人有资格申请 Medicare 卡。

如果 Medicare 卡丢失或被盗，则可使用 Medicare 在线帐户或 Express Plus Medicare 手机应用程序获得一张新卡。

有关更多英文信息，请访问 [servicesaustralia.gov.au/medicarecard](https://servicesaustralia.gov.au/medicarecard)

## 登记银行账户详情

请提供个人银行账户信息用于注册，以便 Medicare 福利直接存入指定的账户。

请使用以下方式注册银行账户信息：

- 通过 myGov 网站使用 Medicare 在线账户
- Express Plus Medicare 手机应用程序。

您需要：

- 注册时，请准备好 Medicare 卡和银行账户信息（包括 BSB 号码、账号和账户持有人姓名）。
- 如果账户详情有变化，请告诉我们。

有关更多的英文信息，请访问 [servicesaustralia.gov.au/medicare/services](https://servicesaustralia.gov.au/medicare/services)

## 提出申请

您有权为 Medicare 卡上列出的任何人申请医疗服务报销。

如果医生诊所能够办理电子报销，诊所工作人员可代表您提交报销申请。如果医生诊所不能代表您提交报销申请，还可通过以下方式自行申报：

- 通过 myGov 使用 Medicare 在线帐户
- 使用 Express Plus Medicare 手机应用程序
- 亲自到服务中心办理报销
- 填写并邮寄 Medicare Claim form (MS014)。

如果是为他人支付了医疗服务费用，并且该人使用的 Medicare 卡与您的不同，那么同样也可申请报销，但无法在网上办理。

要了解更多关于报销方式的英文信息，请访问 [servicesaustralia.gov.au/medicareclaiming](https://servicesaustralia.gov.au/medicareclaiming)

## Reciprocal Health Care Agreements (互惠医疗协议)

出国后，Medicare 不报销海外治疗费用。尽管如此，澳大利亚政府与若干国家达成了 Reciprocal Health Care Agreements (RHCA)，用于承担澳大利亚公民在这些国家访问期间的基本医疗开支。

同样，来自这些国家的访客在 Australia 也能享受某些医疗服务和较优惠的药品价格。

要了解更多关于 RHCA 的英文信息，请访问 [servicesaustralia.gov.au/rhca](https://servicesaustralia.gov.au/rhca)

## Medicare 自助服务

无论何时何地，与我们办理业务都很容易。您可以快速轻松地办理大多数业务，无需打电话或亲自来访。

通过 Medicare 在线账户和 Express Plus Medicare 手机应用程序，可以申请报销、更新个人及银行信息，或请求更换或补办 Medicare 卡。此外，还可以查看免疫证明等等。

## Medicare 在线账户

可通过 myGov 注册一个 Medicare 在线帐户。您可以在任何方便的时间和地点安全地办理与 Medicare 相关的业务。

要了解如何注册账户的英文信息，请访问 [servicesaustralia.gov.au/medicareonline](https://servicesaustralia.gov.au/medicareonline)

## Express Plus Medicare 手机应用程序

此外，还可通过 Express Plus Medicare 手机应用程序执行多种操作。注册 Medicare 在线账户后，可从 App Store、Google Play 或 Windows Store 下载该应用。

要了解更多关于该应用程序的英文信息，请访问 [servicesaustralia.gov.au/expressplus](https://servicesaustralia.gov.au/expressplus)

## 了解更多信息

- 请访问 [servicesaustralia.gov.au/medicareservices](https://servicesaustralia.gov.au/medicareservices) 获取更多英文信息
- 请访问 [servicesaustralia.gov.au/yourlanguage](https://servicesaustralia.gov.au/yourlanguage) 获得中文版本的文本、音频或视频信息
- 请致电 **131 202**，使用中文咨询 Centrelink 福利金和服务的相关信息
- 欲办理 Medicare 事宜，请致电 **132 011**；欲办理 Child Support 事宜，请致电 **131 272**。如需口译服务，请告诉我们，我们将免费为您安排口译员
- 访问服务中心。

注意：从 Australia 任何地方用座机拨打“13”打头的电话号码，费用固定。该费率可能与本地通话费用有所不同，也可能会因电话服务提供商不同而有所差异。座机拨打“1800”号码免费。如果使用公共电话或移动电话，电信提供商可能会对您的通话计时并收取较高费用。

## 免责声明

本出版物所包含信息仅用作福利金和服务指南。您有责任决定是否要申请福利金，并针对您的具体情况提出申请。



# Medicare is Australia's health care system

Medicare helps cover the cost of some health care services.

## How Medicare works

We provide payments and services that can help when you or someone you care for use health care services or buy medicines.

If you are eligible, Medicare helps with:

- free or cheaper treatment by doctors, specialists, optometrists, and in some cases dentists and other approved health professionals
- low cost medicine
- free treatment and accommodation in a public hospital.

## How to enrol in Medicare

You can enrol in Medicare by:

- completing a Medicare enrolment form
- mailing or emailing the form and supporting documents to **MES@servicesaustralia.gov.au**

You will need to give us supporting documents depending on your circumstances. You may need to have your documents translated.

For more information in English about what documents you may need, go to **servicesaustralia.gov.au/enrolling-medicare**

Some people can also enrol online using their myGov account.

If you are enrolling as a family, you need to use the Medicare enrolment form, go to **servicesaustralia.gov.au/ms004**

We will also register you as an individual as part of Medicare Safety Nets. You can register as a couple or family if you need.

For more information in English about Medicare Safety Nets, go to **servicesaustralia.gov.au/safetynet**

## Enrolling in Medicare online

You can enrol online using myGov if you are:

- living in Australia
- 15 years or older
- enrolling as an individual.

You must also have either:

- applied for a permanent resident visa
- been granted a permanent residency
- hold a returning resident visa.

If you enrol in Medicare using your myGov account, you can track the progress of your application.

We will ask you to add your bank account details so we can pay you Medicare payments. Have your banking details ready.

You will need to give us supporting documents depending on your circumstances. You may need to have your documents translated. Read about the documents you need on the Services Australia website.

Once your application is approved, we will contact you with your next steps. We will also send your Medicare card in the mail to the address you gave us.

For more information about enrolling, go to **[servicessaustralia.gov.au/enrolling-medicare](https://servicessaustralia.gov.au/enrolling-medicare)**

To do your business with us online, create a myGov account and link to Medicare. To find out more, go to:

- **[servicessaustralia.gov.au/mygovguides](https://servicessaustralia.gov.au/mygovguides)**
- **[servicessaustralia.gov.au/medicarecard](https://servicessaustralia.gov.au/medicarecard)**

## Medicare card

You will get a Medicare card in the mail when you are enrolled. We will send it to the address you give us. You can also get a digital copy of your Medicare card. You will need to sign into the Express Plus Medicare mobile app to access it.

For more information in English about the Express Plus Medicare mobile app, go to **[servicessaustralia.gov.au/expressplusmedicare](https://servicessaustralia.gov.au/expressplusmedicare)**

To use the apps, you need a myGov account linked to your Medicare online account. If you do not have these, set them up and then download the apps.

You need a valid Medicare card to:

- claim Medicare benefits
- visit a doctor who bulk bills
- get treated as a public patient in a public hospital
- get some medicines at a lower cost.

Your Medicare card can also help if you are a private patient getting treatment in a public or private hospital.

We can issue a maximum of 2 cards to a family. If you are 15 or older, you can get your own Medicare card.

If your Medicare card is lost or stolen, you can get a new one using your Medicare online account or the Express Plus Medicare mobile app.

For more information in English, go to **[servicessaustralia.gov.au/medicarecard](https://servicessaustralia.gov.au/medicarecard)**

## Register your bank account details

Register your bank account details with us so we can pay your Medicare benefits directly into your nominated bank account.

Register your bank account details using:

- your Medicare online account through myGov
- the Express Plus Medicare mobile app.

You need to:

- have your Medicare card and bank account details (BSB, account number and account name) with you when you register
- let us know if your details change.

For more information in English, go to [servicesaustralia.gov.au/medicare/services](https://servicesaustralia.gov.au/medicare/services)

## Claiming

You can claim for health care services for anyone listed on your Medicare card.

Staff at your doctor's office can submit the claim on your behalf if they offer electronic claiming. If your doctor's office cannot submit the claim on your behalf, you can submit a claim:

- using your Medicare online account through myGov
- using the Express Plus Medicare mobile app
- in person at a service centre
- via post by completing a Medicare Claim form (MS014).

You can also claim for someone on another Medicare card if you have paid for the service. You cannot do this online.

To find out more about claiming options in English, go to [servicesaustralia.gov.au/medicare/claiming](https://servicesaustralia.gov.au/medicare/claiming)

## Reciprocal Health Care Agreements

Medicare does not cover treatment when you go overseas. However, the Australian Government has signed Reciprocal Health Care Agreements (RHCA) with some countries to cover Australians for the cost of essential medical treatment while they are visiting those countries.

Visitors from those countries may also be able to get some health services and cheaper medicines when they are in Australia.

To find out more about the RHCA in English, go to [servicesaustralia.gov.au/rhca](https://servicesaustralia.gov.au/rhca)

## Medicare self service

It is easy to do business with us anytime and anywhere. You can do most things quickly and easily without needing to call or visit us.

Use your Medicare online account and Express Plus Medicare mobile app to make a claim, update your personal and bank details or request a replacement or duplicate Medicare card. You can also view immunisation statements and much more.



## Medicare online account

You can register for a Medicare online account through myGov. It is a secure way for you to do your business with Medicare when and where it suits you.

To find out how to register in English, go to [servicesaustralia.gov.au/medicareonline](https://servicesaustralia.gov.au/medicareonline)

## Express Plus Medicare mobile app

You can also do many things using the Express Plus Medicare mobile app. Once you have a Medicare online account, you can download the app from the App Store, Google Play or the Windows Store.

To find out more about the app in English, go to [servicesaustralia.gov.au/expressplus](https://servicesaustralia.gov.au/expressplus)

## For more information

- Go to [servicesaustralia.gov.au/medicare-services](https://servicesaustralia.gov.au/medicare-services) for more information in English
- Go to [servicesaustralia.gov.au/yourlanguage](https://servicesaustralia.gov.au/yourlanguage) where you can read, listen to or watch information in your language
- Call **131 202** to speak with us in your language about Centrelink payments and services
- Call **132 011** for Medicare and **131 272** for Child Support. Let us know if you need an interpreter, and we will arrange one for free
- Visit a service centre.

Note: calls from your home phone to '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to '1800' numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

## Disclaimer

The information contained in this publication is intended only as a guide to payments and services. It is your responsibility to decide if you wish to apply for a payment and to make an application with regard to your particular circumstances.