



# Medicare hem i helt kea sistem blong Australia

Medicare hem i help blong pem kost blong samfala helt kea sevis.

## Haonao Medicare i wok

Mifala i provaedem ol peimen mo sevis we i save help taem yu o wan narawan we yu lukaotem i yusum ol helt kea sevis o yu pem meresin.

Sapos yu mitim kraeteria blong hem, Medicare hem i save help wetem:

- fri o jip tritmen we ol dokta, ol speselis, ol optometrist, mo samtaem ol dentist mo narafala helt profesonel oli mekem
- meresin we hem i jip nomo
- fri tritmen mo akomodesen long wan pablik hospitol.

## Hao blong enrol long Medicare

Yu save enrol long Medicare tru long:

- onlaen tru long myGov akaon blong yu
- tru long Medicare enrolment fom we bae yu fulumap.

Bae mifala i rejisterem yu olsem wan individuel (yu wan nomo) olsem pat long Medicare Safety Nets. Yu save rejista olsem wan kapol (wetem patna blong yu) o olsem wan famli sapos yu wantem.

Blong kasem moa infomesen long Inglis long saed blong Medicare Safety Nets, go long [servicesaustralia.gov.au/safetynet](https://servicesaustralia.gov.au/safetynet)

## Enrol long onlaen

Yu save enrol long Medicare onlaen olsem wan individual o wan famli tru long myGov.

Blong enrollem yu mo ol famli memba blong yu onlaen bae yu mas:

- liv long Australia
- gat wan paspot we hem i no ekspaea o ImmiCard
- gat ol visa diteil blong Department of Home Affairs sapos yu no wan sitisen blong Ostrelia.

Sapos yu enrol long Medicare tru long myGov akaon blong yu, yu save jekem progres blong aplikesen blong yu.

Bae mifala i askem ol bank akaon diteil blong yu blong mifala i save pem ol Medicare peimen long yu. Karem ol bank akaon diteil blong yu redi blong aplae.

Bae yu nid blong givim ol sapoting dokumen i kam long mifala dipen long situesen blong yu. Maet yu nid blong transletem ol dokumen blong yu. Sapos ol dokumen i no stap long Inglis bae mifala i save transletem blong yu mo hem i fri nomo.

Blong kasem moa infomesen long Inglis long wanem dokumen maet yu nidim, go long [servicesaustralia.gov.au/enrolling-medicare](https://servicesaustralia.gov.au/enrolling-medicare)

Sapos yu wantem enrol olsem wan famli, yu mas givim ol diteil mo aedentiti dokumen i kam blong eni pikinini we hem i gat andanit long 15 yia.

Sapos yu wantem inkludum wan we i gat 15 yia i go antap, bae yu nid blong givim myGov onlaen aplikesen namba blong yu long hem.

Oli nidim namba ia blong pasem ol diteil mo aedentiti dokumen blong olgeta i kam long mifala blong komplitim Medicare enrolmen blong olgeta. Blong mekem hemia oli mas gat wan myGov akaon blong olgeta.

Yu save enrolem 8 pipol nomo long onlaen aplikesen blong yu. Sapos yu nid blong enrolem moa bae yu mas yusum Medicare enrolmen fom. Go long [servicesaustralia.gov.au/ms004](https://servicesaustralia.gov.au/ms004)

## Enrol tru long fom

Yu nid blong komplitim wan Medicare enrolmen fom. Go long [servicesaustralia.gov.au/ms004](https://servicesaustralia.gov.au/ms004)

Yu save sendem long post o imelem fom we yu fulumap mo ol sapoting dokumen i kam long [MES@servicesaustralia.gov.au](mailto:MES@servicesaustralia.gov.au). Sapos yu imelem mifala, inkludum toktok ia 'Medicare enrolment' long imel subjek laen.

Yu mas givim ol sapoting dokumen i kam long mifala dipen long situesen blong yu. Maet yu nid blong transletem ol dokumen blong yu. Sapo soli no stap long Inglis mifala i save transletem blong yu mo hem i fri nomo.

Blong kasem moa infomesen long Inglis long saed blong wanem dokumen maet yu nidim, go long [servicesaustralia.gov.au/enrolling-medicare](https://servicesaustralia.gov.au/enrolling-medicare)

## Medicare kad

Bae yu risivim wan Medicare kad long post taem yu mekem enrolmen. Bae mifala i sendem i kam long adres we yu bin givim long mifala. Mo tu yu save karem wan dijital kopi blong Medicare kad blong yu. Bae yu nid blong "sign in" long Express Plus Medicare mobile app blong aksesem.

Blong kasem moa infomesen long Inglis long saed blong Express Plus Medicare mobile app, go long [servicesaustralia.gov.au/expressplusmedicare](https://servicesaustralia.gov.au/expressplusmedicare)

Blong yusum ol app, yu nidim wan myGov akaon we i link i go long Medicare onlaen akaon blong yu. Sapos yu nogat, setemap fastaem bifo yu daonlodem ol app.

Bae yu nidim wan Medicare kad we hem i no ekspaea blong mekem ol samting ia:

- klemem ol benefit blong Medicare
- visitim wan dokta we hem i save mekem "bulk bill"
- kasem tritmen olsem wan pablik peisen long wan pablik hospitol
- karem samfala meresin long wan lo kost.

Medicare kad blong yu i save helpem yu sapos yu wan praevet peisen mo yu stap risivim tritmen long wan pablik o praevet hospitol.

Mifala i save provaedem 2 kad nomo long wan famli. Sapos yu gat 15 yia i go antap, yu save karem wan Medicare kad blong yu wan.

Sapos Medicare kad blong yu i lus o man i stilim, yu save karem wan niufala wan tru long Medicare onlaen akaon blong yu o long Express Plus Medicare mobile app.

Blong kasem moa infomesen long Inglis, go long [servicesaustralia.gov.au/medicarecard](https://servicesaustralia.gov.au/medicarecard)

## Rejisterem ol bank akaon diteil blong yu

Mifala i nidim ol bank akaon diteil blong yu blong mifala i save pem ol Medicare benefits long yu. Sapos mifala i nogat ol diteil blong yu, bae mifala i holem benefit blong yu kasem team yu talem long mifala.

Yu save rejista ol bank akaon diteil blong yu tru long:

- Medicare onlaen akaon blong yu tru long myGov
- Express Plus Medicare mobile app.

Yu mas:

- karem Medicare kad mo ol bank akaon diteil blong yu (BSB, akaon namba mo akaon nem) taem yu rejista
- letem mifala i save sapos eni samting i jenis.

Blong kasem moa infomesen long Inglis, go long [servicesaustralia.gov.au/medicare-services](https://servicesaustralia.gov.au/medicare-services)

## Mekem klem

Yu save mekem klem blong ol helt kea sevis blong eniwan we i stap long Medicare kad blong yu.

Ol staf long ofis blong dokta blong yu i save submitim klem ia long bihaf blong yu sapos oli ofarem wan elektronik klem proses. Sapos oli no save submitim klem long bihaf blong yu, yu save submitim klem tru long:

- Medicare onlaen akaon blong yu long myGov
- Express Plus Medicare mobile app
- long wan sevis senta
- tru long post wetem fom ia Medicare Claim form (MS014).

Mo tu yu save mekem klem blong wan narafala pesen sapos oli stap long wan difren Medicare kad be yu bin pem sevis blong olgeta. Be yu no save mekem kaen klem ia onlaen.

Blong faenemaot moa long saed blong fasin blong mekem klem long Inglis, go long [servicesaustralia.gov.au/medicareclaiming](https://servicesaustralia.gov.au/medicare-claiming)

## Reciprocal Health Care Agreements (Agrimen blong helt kea long ovasis)

Medicare i no save kavremap eni tritmen blong yu taem yu go ovasis. Be, Gavman blong Ostrelia i bin saenem ol Reciprocal Health Care Agreements (RHCA) wetem samfala kantri blong kavremap kost blong sam kaen impoten medikol tritmen blong ol pipol blong Ostrelia taem oli stap visitim ol kantri ia.

Ol visita blong ol kantri ia tu maet oli save kasem samfala helt sevis mo jip meresin taem oli stap long Australia.

Blong faenemaot moa long saed blong RHCA long Inglis, go long [servicesaustralia.gov.au/rhca](https://servicesaustralia.gov.au/rhca)

## Medicare self sevis

Hem i isi blong mekem ol samting we i nid blong mekem wetem mifala long enitaem mo eni ples. Yu save mekem mos long ol samting ia hariap nomo mo yu no nid blong kolek o visitim mifala.

Yusum Medicare onlaen akaon blong yu mo Express Plus Medicare mobile app blong mekem wan

klem, apdeitem ol pesonel diteil blong yu mo bank diteil o rikwestem wan niufala o ekstra Medicare kad. Yu save jekem ol imunaesesesen stetmen blong yu mo fulap samting moa.

## Medicare onlaen akaon

Yu save rejista blong mekem wan Medicare onlaen akaon tru long myGov. Hem i wan sikiua wei blong yu mekem ol samting we yu nid blong mekem wetem Medicare long taem mo ples we hem i stret long yu.

Blong faenemaot moa long hao blong rejista long Inglis, go long [servicesaustralia.gov.au/medicareonline](https://servicesaustralia.gov.au/medicareonline)

## Express Plus Medicare mobile app

Mo tu yu save mekem plante samting tru long Express Plus Medicare mobile app. Taem yu gat wan Medicare onlaen akaon, yu save daonlodem app long App Store, Google Play o long Windows Store.

Blong faenemaot moa long saed blong app long Inglis, go long [servicesaustralia.gov.au/expressplus](https://servicesaustralia.gov.au/expressplus)

## Blong kasem moa infomesen

- Go long [servicesaustralia.gov.au/medicareservices](https://servicesaustralia.gov.au/medicareservices) blong kasem moa infomesen long Inglis
- Go long [servicesaustralia.gov.au/yourlanguage](https://servicesaustralia.gov.au/yourlanguage) blong ridim, lisen o wajem ol infomesen long langwis blong yu
- Kolem **131 202** blong toktok wetem mifala long langwis blong yu abaotem ol Centrelink peimen mo sevis
- Kolem **132 011** blong Medicare mo **131 272** blong Child Support. Letem mifala i save sapos yu nidim wan intepreta blong toktok long langwis blong yu mo bae mifala i arenjem wan we hemi fri nomo
- Visitim wan sevis senta.

Notem: sapos yu kalem ol '13' namba long hom fon blong yu long eni ples long Australia, oli jajem folem wan fiks ret nomo. Ret ia i save jenis folem praes blong lokol kol mo i save jenis dipen long telefon sevis provaeda. Sapos yu kalem ol '1800' namba long hom fon blong yu hem i fri nomo. Sapos yu kol long ol pablik mo mobael fon oli save taemem mo jajem long wan hae ret.

## Toksave

Infomesen insaed long pepa ia hem i wan gaed nomo long ol peimen mo sevis. Hem i risponsibiliti blong yu blong disaed sapos yu wantem aplae long wan peimen mo mekem wan aplikesen long saed blong situesen blong yu.



# 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 either:

- online through your myGov account
- by completing a Medicare enrolment form.

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

For more information in English about Medicare Safety Nets, go to **[servicessaustralia.gov.au/safetynet](https://servicessaustralia.gov.au/safetynet)**

## Enrolling online

You can enrol online in Medicare as either an individual or a family through myGov.

To enrol online you and your family members need to:

- live in Australia
- have a current passport or ImmiCard
- have valid visa details from the Department of Home Affairs if you're not an Australian citizen.

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 need to give us supporting documents depending on your circumstances. You may need to have your documents translated. If they are not in English we can translate it for free.

For more information in English about what documents you may need, go to **[servicessaustralia.gov.au/enrolling-medicare](https://servicessaustralia.gov.au/enrolling-medicare)**

If you want to enrol as a family, you need to give us details and identity documents for any children under 15.

If you want to include someone 15 or older, you need to give that person your myGov online application number.

They need the number to give us their details and identity documents to complete their Medicare

enrolment. To do this they need their own myGov account.

You can only enrol up to 8 other people in your online application. If you need to enrol more people you need to use the Medicare enrolment form, go to **[servicesaustralia.gov.au/ms004](https://servicesaustralia.gov.au/ms004)**

## Enrolling with a form

You need to complete a Medicare enrolment form, go to **[servicesaustralia.gov.au/ms004](https://servicesaustralia.gov.au/ms004)**

You can either mail or email the completed form and supporting documents to **[MES@servicesaustralia.gov.au](mailto:MES@servicesaustralia.gov.au)**. If you email us, include 'Medicare enrolment' in the email subject line.

You need to give us supporting documents depending on your circumstances. You may need to have your documents translated. If they are not in English we can translate it for free.

For more information in English about what documents you may need, go to **[servicesaustralia.gov.au/enrolling-medicare](https://servicesaustralia.gov.au/enrolling-medicare)**

## 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 **[servicesaustralia.gov.au/expressplusmedicare](https://servicesaustralia.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 **[servicesaustralia.gov.au/medicarecard](https://servicesaustralia.gov.au/medicarecard)**

## Register your bank account details

We need your bank account details to pay your Medicare benefits to you. If we don't have your details, we'll hold your benefit until you tell us.

You can 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
- by 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/medicare-online](https://servicesaustralia.gov.au/medicare-online)

## 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.