











# 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.