



There's more to Medicare

Medicare is Australia's health care system, giving all Australians access to a wide range of health services at low or no cost.

From GP visits to hospital care, Medicare ensures that everyone can access the medical support they need, when they need it.

What Medicare means for you

Medicare is being strengthened to make sure Australians have better access to affordable healthcare, urgent care and mental health services.

Medicare means you can access:

- free or lower cost services from doctors and other health professionals
- free or lower cost mental health care
- free, walk-in, urgent care through a growing network of Medicare Urgent Care Clinics
- part or all the cost of basic dental services for eligible children, under the Child Dental Benefits Schedule.

There are also many other Medicare benefits, to learn more about these visit the [Services Australia website](#).

Making the most of Medicare

Here's how you can make the most of Medicare:

- **Enrol in Medicare:**
 - enrol online through [myGov](#)
 - complete a [Medicare enrolment form](#) and submit your form and supporting documents by mail or email, or
 - visit a [Services Australia service centre](#).
- **Access care when and where you need it:**
 - **GP, specialist and telehealth appointments:** check if your provider offers bulk billing. If they don't, you will need to pay the fees and then make a Medicare claim. You can also ask if your GP or specialist offers phone or video consultations for convenience, if you are eligible.
 - Visit **Medicare Urgent Care Clinics:** access free, walk-in care for urgent but not life-threatening injuries and illnesses.
- **Access support for your wellbeing:**
 - Visit **Medicare Mental Health Centres:** free, walk-in support is available for mental health and wellbeing across Australia.
- **Access child dental support:**
 - Children who are eligible can access the Child Dental Benefits Schedule to cover part or all the cost of basic dental services.



Who can access Medicare?

You're eligible for Medicare if you live in Australia and you are:

- an Australian or New Zealand citizen
- an Australian permanent resident
- applying for permanent residency (conditions apply)
- a temporary resident covered by a ministerial order
- a citizen or permanent resident of Norfolk Island, Cocos (Keeling) Islands, Christmas Island, or Lord Howe Island.

You're also eligible for Medicare if you're visiting Australia from a country with a Reciprocal Health Care Agreement (conditions apply).

Understanding Medicare benefits

The benefits you receive from Medicare are based on a list of service fees set by the Australian Government, called the Medicare Benefits Schedule (MBS). Your healthcare provider may choose to charge more than the MBS fee.

The **Medicare benefit** is the amount you get back from Medicare when you **claim** for a medical service.

The quickest way to claim your Medicare benefit is at your doctor's office straight after you pay.

- If your doctor **bulk bills**, it means Medicare covers the cost of the service you received and you don't pay anything.
- If your doctor does not offer bulk billing, you can still make a **Medicare claim** after you pay the full cost for the services. If your healthcare provider charges more than what Medicare covers then you will need to pay the **out-of-pocket** cost.

More information

To find out more about how Medicare can help you, visit [medicare.gov.au/stronger](https://www.medicare.gov.au/stronger)



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