

HEALTHCARE IN AUSTRALIA

Trying to get your head around a new healthcare system when you're used to the NHS is exhausting business, writes **Karen Bleakley**



Australia's healthcare system is not the NHS. That is what I keep reading in the online forums, anyway.

Along with family, fish and chips and pubs, the NHS always seems to appear on the list of things new migrants miss the most about the UK.

I think the way to avoid disappointment is to understand from the beginning that healthcare in Australia is technically not 'free'. Even if you chose not to take out private health insurance, you are taxed for it based on your income.

Trying to get my head around a new healthcare system, while organising the biggest move of our lives, is exhausting. I keep discovering phrases I've never heard before like 'bulk billing' and 'safety nets', so I spend most of my time with more questions than answers.

We'll have an endless list of jobs to do when we arrive in Australia, so I've taken out one way insurance. This will take some of the pressure off when we land, as

Australia's healthcare system works very differently to the NHS



(including during layovers) so it is reassuring to know that while we're settling in we are covered for most things.

One of the first things we'll do when we land is to apply for our Medicare card. I've printed off the application form ready to take with us as I know when we arrive

“ONE OF THE FIRST THINGS WE'LL DO IS TO APPLY FOR OUR MEDICARE CARD”

at least we'll have extra cover while we plough our way through the admin.

Regular travel insurance only covers you if you return to your original destination, whereas this specialist cover takes into account that you're not (hopefully) coming back.

As well as health and dental, it also covers the usual things like missed flights, delays and theft of your belongings

we won't have a printer.

You take your form and identification to your nearest Medicare office and are registered immediately. Some offices offer a drop-in service and others need an appointment, so it's worth giving them a call beforehand. Everything you need to know can be found online at www.humanservices.gov.au/customer/subjects/medicare-services. >>

Ensure your family are covered by Medicare by registering for it immediately after you arrive



If you decide to take out private health insurance, there are lots of options to choose from.

GETTING COVERED

It's worth remembering that taking out private health insurance doesn't mean you won't have any extra bills to pay, as it depends on the cost difference between the treatment/consultation and the fee that is covered by your policy.

The Lifetime Health Cover rule is also worth noting. The government has an initiative to reward those that take out cover earlier and maintain it.

Australian citizens who take out hospital cover after the 1st July after their 31st birthday are faced with a two per cent loading fee based on age (which is cumulative) on top of their premium each year. However, for new migrants the rules are different. We can take out private cover without incurring this extra load fee, regardless of age, providing we take out cover within a year of registering for Medicare, so it's worth making a note of

this deadline. I asked my friends Simon and Helen who blog at www.sailing-interlude.com what advice they could give me and other migrants about healthcare in Australia.

They relocated from the UK and are now Australian citizens living in Sydney (when they aren't taking time out to sail around the world, that is). This is what they told me:

"Healthcare for us, and most Brits we know, went like this... First, you get told the UK and Oz has reciprocal healthcare so you think NHS is the same as Medicare and forget about it.

"Then you start hearing whispers from friends about when they needed an ambulance or some such thing and it ended costing them A\$1,700 due to not having private health insurance.

"You also have to do your first tax return and find a shortfall as you earn more than the Medicare levy. You start thinking - 'maybe I should start looking into private health insurance'. Around this time you notice the ads on TV for all the

health funds. You ask a few Aussies at work and they all have health insurance. They stare blankly that you don't also have it.

"Finally, you sign up with private health, feeling somehow cheated as this was free in the UK! But then realise you can get massages and physio for 'free' and can start getting that lower back problem you've had for 10 years sorted out.

"You sleep easy at night knowing you're covered. Your tax returns don't scare you anymore and you start to think that next year you'll have enough cover to get your teeth whitened."

Now that I understand it a bit more, I'm looking forward to having health insurance. A disc in my back has been painning me after all the hard work scrubbing tools clean with a toothbrush ready for the shippers.

When we arrive in Australia, I might actually be able to get that fixed! Maybe it's not 'free', but if you approach it with a positive attitude it might not be so disappointing after all. 🇦🇺

Most Australians take out private health cover



■ Karen is a freelance travel writer and blogger. You can read about her migration journey on her family, travel and lifestyle blog at www.talesofatwinmum.com or on Twitter @TalesofaTwinMum.