



# Medicare vs. the NHS



**Private health insurance in Australia pays for itself if you use it, explains Karen Bleakley...**

**W**hen we moved to Brisbane, I was worried about healthcare as I'd read that Medicare wasn't like the NHS. The two systems are different but our experience of healthcare in Australia has only been positive.

In the UK, you pay for the NHS through tax and National Insurance. There are no extra charges but there can be long waits.

In Australia, Medicare is partly funded through tax surcharges. You pay a Medicare levy which is two per cent of your taxable income, and high earners pay a Medicare levy surcharge if they don't have private hospital cover.

While many medical services are covered through Medicare, some services incur charges. Here are some of our experiences of Medicare:



Many medical services are covered through Medicare in Australia

referral but the service was too stretched. It made a huge difference to us to get access to the service immediately, even if we did have to pay a small fee.

When I was referred for an MRI scan, I had the option of booking the scan the next day and having the results emailed straight to my GP. When I was referred

I'm sure there would have been a wait. You don't need private health insurance in Australia but there are tax reasons to consider it and it can pay for itself if you use it.

I use the optical benefit to buy glasses, physio and massages to help my bad back, we use the dental benefit towards

**“Through Medicare, we have access to a national after hours home doctor service. The service provides peace of mind...”**

We have a bulk billing GP that doesn't charge a gap fee. This means our appointments are free as the GP is funded directly from Medicare. I can always get a doctor's appointment as the surgery opens late and on weekends.

Through Medicare, we have access to a national after hours home doctor service. The service provides peace of mind and access to medicine without needing to leave your house.

When we arrived in Australia, we got a referral for speech therapy for one of our kids. We received six Medicare-subsidised appointments that cost us A\$30 each. In the UK, we had waited a year for a speech

for a blood test, I walked into the clinic and had my blood taken immediately (I didn't even get to sit in the waiting room!). In the UK, the wait period at my local blood clinic was usually three weeks or more.

When my daughter swallowed a charm from a necklace (don't ask!), we took her to a local minor trauma centre where she had an X-ray and was monitored to check it was passing through her system. We didn't have to pay anything extra.

Two of my kids have been referred for hearing tests. They cost around A\$100 after the Medicare rebate. In the UK, this would have been on the NHS, although

treatments and teeth cleans and we used it to reduce the cost of the meningitis vaccination for our kids as it wasn't on the Medicare schedule. It's possible to get yoga sessions or reduced gym membership fees, depending on your level of cover.

In Australia, you pay for some services that you used to think of as being 'free' in the UK. I'm happy to pay small extra fees to get appointments faster. Not everybody will agree, but for us the balance of public and private works really well. 🇺🇸

■ **Karen Bleakley helps families take the stress out of moving to Australia at [www.SmartStepstoAustralia.com](http://www.SmartStepstoAustralia.com).**

Image: Karen Bleakley