



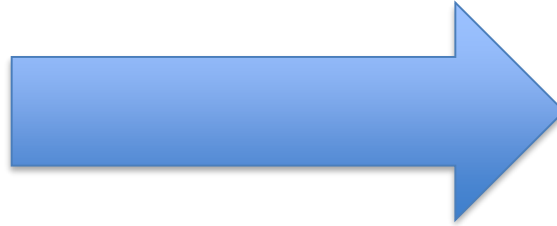
Sustainability, members, and the trust factor


Barry Leung









Defence Health

Transitioning from the ADF

Things you need to know about health care

3 First things first – register for Medicare



If you don't already have a Medicare card, then that's the first thing you need to do. Medicare is your ticket to ride – it identifies your entitlement to receive publicly funded hospital and medical treatment, as well as subsidised medicine and diagnostic tests.

How does Medicare work?

Medical services

Medicare ensures all Australians have access to government-subsidised medical, optical and hospital care. Every health service that Medicare funds is itemised in the Medicare Benefits Schedule (MBS). This enormous list defines the fee that Medicare sets for a service. Medicare will then contribute a percentage of the relevant fee for itemised medical treatment.

If you visit a doctor or specialist outside of hospital, Medicare will contribute 85% of the MBS fee. You will have to pay the gap between the Medicare rebate and the doctor's charge, which is often higher than the MBS fee. If you are a public patient in a public hospital, Medicare will pay 100% of the hospital accommodation charge and the doctor's fee. If you are treated in hospital as a private patient, Medicare will pay 75% of the MBS fee for the doctor's services. You will be responsible for the remainder of your doctor's charge as well as all other hospital costs.

Pharmacy medication

You cannot purchase any prescription medicine without a prescription from your doctor.

With a Medicare card you are entitled to subsidised prescription medicine under the Pharmaceutical Benefits Scheme (PBS). If you qualify for the Repatriation Pharmaceutical Benefits Scheme, you'll have access to a wider range of subsidised medicine.

The PBS operates with a co-payment arrangement. You pay the first \$38.30 (or \$6.30 if you're a concession card holder) and the government subsidises the remainder of the cost. The amount of co-payment is adjusted in line with inflation from 1 January each year.

Safety nets kick in if you (or the family) have very high pharmacy costs. If you think you'll need more than 60 prescriptions in a year, keep track of your pharmacy expenses on a Prescription Record Form to qualify for the safety net. The forms are available from pharmacies.

When you give your prescription to the pharmacist (or chemist) you might be asked if you'd like a 'generic' brand. Generic brands have the same ingredients and will treat your symptoms the same way, but are often cheaper than big brand pharmaceuticals.

If your medicine is subsidised under the PBS, you can have top-ups in some cases.



To enrol for a Medicare card, you'll need to complete the **application form** which is downloadable from the Department of Human Services website or available at a Centrelink or Medicare service centre.



General treatment

Medicare does not fund general treatment (such as dental, physiotherapy or podiatry) or provide any cover for ambulance services.

While Medicare covers the cost of an eye test (every two years or as required), it will not contribute towards the cost of glasses or contact lenses. In special circumstances, Medicare will provide benefits towards general treatment for people with chronic conditions and complex care needs.

It is recommended that you have a state-based ambulance subscription or private health insurance to cover the cost of ambulance treatment.

Diagnostic tests

Medicare pays 85% of the MBS fee for important diagnostic tests, such as x-rays or blood tests. However, if the provider charges more than the Medicare rebate you will be responsible for the balance of the charge.



Future of Health Seminar



A Sustainable Future for PHI

9 June 2016 • Melbourne



Defence Health

Health Insurance
for ADF members

We look after
you like family.

Issued April 2016

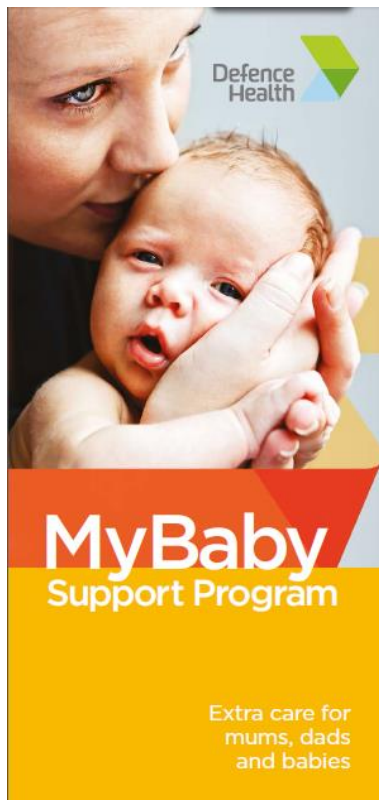
MEMBERS OWN
HEALTH FUND

Future of Health Seminar



A Sustainable Future for PHI

9 June 2016 • Melbourne



Future of Health Seminar



A Sustainable Future for PHI

9 June 2016 • Melbourne



Future of Health Seminar



A Sustainable Future for PHI

9 June 2016 • Melbourne



Trust



Excellence



Ownership



Respect



Community







► Defence Health

23 February • Melbourne •

Riley wants to thank you guys for his teddy that he received in the mail from the company director.
He received his teddy for constant and long hospital admissions.



 32

4 Comments 1 Share

 Like

 Comment

 Share

Chronological ▼