The Australian Government has signed Reciprocal Health Care Agreements (RHCA) with the governments of the United Kingdom, Sweden, the Netherlands, Finland, Belgium, Norway, Malta and Italy. These agreements entitle you to limited subsidised health services for medically necessary treatment while visiting Australia.

If you have applied for, or have received a Subclass Visa 410 (Retiree Visa) prior to 1 December 1998, you may apply to participate in the Medicare program under the RHCA of your home country. If you have applied for Subclass Visa 410 on or after 1 December 1998, you are not eligible for enrolment in the Medicare program and are not eligible under the RHCA.

**Period of cover**

If you are a resident of the United Kingdom, Sweden, Finland, Norway or the Netherlands you are covered for the duration of your approved visit to Australia.

Visitors from Belgium require their European Health Insurance card to enrol in Medicare. They are eligible until the expiry date indicated on the card, or to the length of their authorised stay in Australia if earlier.

Visitors from Malta and Italy must be residents and citizens of those countries, and will be covered by Medicare for a period of six months from the date of arrival in Australia.

**Access to cover**

RHCA cover treatment that is medically necessary. Medically necessary treatment means any ill-health or injury which occurs while you are in Australia and requires treatment before you return home.

**Students**

If you are in Australia on a student visa from the UK, Sweden, the Netherlands, Belgium or Italy you are covered by Medicare. Students from Norway, Finland and Malta are not covered by the agreements with those countries.

**Note:** It is a condition of the visa that all students take out Overseas Student Health Cover (OSHC).

**Your entitlements**

As a resident of one of these countries you are entitled to the following for any ill-health or injury requiring treatment while in Australia:

- free treatment as a public in-patient or out-patient in a public hospital
- subsidised medicine under the Pharmaceutical Benefits Scheme (PBS)
- Medicare benefits for out-of-hospital medical treatment provided by doctors through private surgeries and community health centres.

**Enrolling in Medicare**

If you will be receiving treatment, you can enrol at your local Medicare office. If you receive treatment before you enrol, Medicare benefits will be back paid for eligible visitors.

To enrol in Medicare you will need:

- your passport with a valid visa
- to provide, in some cases, identification showing you are enrolled in your country’s national health scheme.

If your application to enrol in Medicare is approved, you will receive an Australian reciprocal health care card in the mail.
Health care for visitors to Australia

Visitors from the United Kingdom, Sweden, Finland, Norway, the Netherlands, Belgium, Malta and Italy

Treatment outside a hospital
You can receive medical treatment through private doctors’ surgeries and community health centres. Doctors at these practices charge for their services in one of the following ways.

The doctor bills Medicare directly
You will be asked to show your reciprocal health care card and sign a completed Medicare bulk bill form after seeing the doctor. You will not need to pay anything and will not need to make a claim from Medicare. Please note that not all Australian doctors in private practice bulk bill.

The doctor gives you a bill
Doctors who do not bulk bill will require you to pay the amount at the time of consultation. In this case you can pay the full bill on the spot or lodge the unpaid bill with Medicare.

To pay the full bill on the spot you can:
- claim your benefit in person at a Medicare office

To lodge your unpaid bill you need to:
- take the unpaid bill together with a completed claim form to a Medicare office, or send it to Medicare Australia, GPO Box 9822, in your capital city. Medicare Australia will post a cheque to your address made payable to you to cover Medicare’s portion of the bill.
- take the cheque to your doctor and pay the difference between the Medicare benefit and the total fee charged by the doctor.

Hospital treatment
If you are treated as a public patient in a public hospital for medically necessary treatment, the treatment is free. Simply show your passport or reciprocal health care card to staff when you arrive at the hospital. If you elect to be treated as a private patient in a public hospital or as a private patient in a private hospital for medically necessary treatment, you will be charged for both medical treatment and accommodation. These fees cannot be claimed from Medicare.

Medical services not covered by Medicare
Medicare will not cover:
- medicine not subsidised under the PBS
- treatment arranged before your visit to Australia
- accommodation and medical treatment in a private hospital
- accommodation and medical treatment as a private patient in a public hospital.

For more information
Online www.medicareaustralia.gov.au
Email medicare@medicareaustralia.gov.au
Write Medicare Australia
GPO Box 9822
in your capital city
Call 132 011*
TTY 1800 552 152** (hearing and speech impaired)
TIS 131 450* (Translating and Interpreting Service)

If you need help translating this information call the TIS on 131 450*.

* Call charges apply.
** Call charges apply from mobile or pay phones only.