



Visitors to Australia covered by Reciprocal Health Care Agreements (1)

Australia has Reciprocal Health Care Agreements with nine countries - **Ireland, Italy, Finland, Malta, the Netherlands, New Zealand, Norway, Sweden and the United Kingdom**. Under these Agreements, residents of those countries have restricted access to Medicare while visiting Australia.

The Agreements give visitors' access to Medicare and the Pharmaceutical Benefits Scheme for the treatment of an illness or injury which occurs during their stay, and which requires treatment before returning home. That is, these Agreements cover immediately necessary medical treatment. The Agreements do not allow visitors to access Medicare or the Pharmaceutical Benefits Scheme where treatment is not immediately necessary. Prearranged and elective treatment is not covered.

Australia offers both public and private hospital services. The Agreements provide for free accommodation and treatment at public hospital services, but do not cover treatment as a private patient in hospital. People who choose to be treated as a private patient, either in a private or public hospital, will be responsible for all of their health costs, including doctors' fees.

Eligible visitors who are admitted as public patients during their visit to Australia should tell hospital staff that they wish to be treated as a Medicare public patient under a Reciprocal Health Care Agreement. They may be required to produce evidence of their eligibility. Visitors can phone 132 011 (local call cost if calling from within Australia) or visit a Medicare office to confirm what documentation they will need to provide. Medicare office locations are available from the Medicare Australia website. (Once on the Medicare Australia website, a list of office locations can be accessed by clicking on 'Your Health', then 'Where to find us'.)

The Agreements also provide access to affordable medicines under the Pharmaceutical Benefits Scheme. Eligible persons are asked to produce evidence of their eligibility when presenting prescriptions at community pharmacies. Further information on this requirement can be obtained by telephoning the Pharmaceutical Benefits Scheme Information Line on 1800 020 613. Only medicines prescribed for immediate necessary treatment are covered.

What is covered(2)

The Agreements are intended to cover treatment of any immediately necessary nature which arises during a stay in Australia and which requires treatment before returning home. Those people entering the country for the specific purpose of receiving treatment are excluded under the Agreements.

All Agreements except for those with New Zealand and the Republic of Ireland cover residents of those countries for:

- Free treatment as a public hospital inpatient or outpatient
- Medicare benefits for out of hospital treatment (ie: provided by doctors operating in private practice)
- Subsidised pharmaceuticals under the Pharmaceutical Benefits Scheme.

Visitors from New Zealand and the Republic of Ireland are only covered for:

- Free treatment as a public hospital inpatient or outpatient
- Subsidised pharmaceuticals under the Pharmaceutical Benefits Scheme.

"Immediately necessary care" is more than just emergency treatment and may include:

- Routine primary care
- Subsequent investigation (eg: referrals to pathology, diagnostic or specialist services)
- Pre-existing conditions (any necessary monitoring or treatment)
- Psychiatric care where medically necessary (eg: to stabilize the patient's condition to enable the journey home).

The longer a visitor stays in Australia, the greater the range of services that are likely to be immediately necessary and should be made available (ie: they will be treated more like Australian residents). Where there is doubt about individual services, patients should seek a note from the doctor indicating the medical necessity for the proposed service. Where required, individual cases should be judged on merit.

The Agreements do not cover all health services. Some services not covered are:

- Ambulance cover
- Dental care
- Medical evacuation to your home country
- Funerals
- Treatment in private hospitals, or as a private patient in a public hospital
- Treatment that is not immediately necessary
- Elective treatment
- Treatment that has been pre-arranged before arrival in Australia

It is recommended that all visitors to Australia from Reciprocal Health Care Agreement countries buy health or travel insurance designed for overseas visitors.

If you are staying temporarily in Australia for an extended period and will be covered by an Agreement, you may be able to enrol in Medicare by visiting a Medicare office with your passport. If you are from Italy or the Netherlands, you will also need to show proof that you are enrolled in your home country's health system.

Students from overseas studying in Australia are not covered by the Reciprocal Health Care Agreements. Overseas students need to take out special health insurance for students, as described below.

Further information about the Reciprocal Health Care Agreements can be obtained at any Medicare office (132 011), or the Australian Government Department of Health and Ageing (02 6289 7312 or 1800 020 103).

Health Insurance for Visitors from Overseas

People without access to Medicare are responsible for all health costs incurred in Australia. For this reason it is recommended that overseas visitors to Australia (including visitors from Reciprocal Health Care Agreement countries who have only restricted Medicare access) arrange suitable insurance cover. Domestic private health insurance for Australian residents is not suitable for visitors to Australia because this insurance is a supplement to Medicare and will therefore not adequately cover the costs of a person who is not eligible for Medicare.

Private health insurance for overseas visitors in Australia is available from Australian registered health organisations, insurance brokers and general insurers.

To obtain contact details for insurers offering private health insurance for overseas visitors, telephone the Australian Government Department of Health and Ageing on (02) 6289 7531 (from overseas 61 2 6289 7531).

Please contact [David Stratton](#), [Ryan Curtis-Griffiths](#) or [Helen Zheng](#), Lawyers in our Migration Law Work Group, if you require any further information in relation to this issue, or if you require specific legal advice regarding any aspect of the Reciprocal Health Care Agreements.

(1) This text is taken from the Department of Health & Ageing website

(2) This section is taken from the NSW Policy Directive Reciprocal Health Care Agreements, PD2005_398 published on 27-Jan-2005

Contact:

David Stratton Director T: 03 9614 7111	Helen Zheng Lawyer T: 03 9615 4325	Ryan Curtis-Griffiths Lawyer T: 03 9615 4309
email: dstratton@nevetford.com.au	email: hzheng@nevetford.com.au	email: rcurtisgriffiths@nevetford.com.au
Registered Migration Agent 58007	Registered Migration Agent 3327	Registered Migration Agent 741735

Melbourne office

Level 42 South Tower Rialto
525 Collins Street
Melbourne Victoria 3000

T 03 9614 7111

F 03 9614 3192

email:

melbourne@nevettford.com.au

Ballarat office

40 Armstrong Street North
Ballarat Victoria 3350

T 03 5331 4444

F 03 5333 2694

email:

ballarat@nevettford.com.au

Bacchus Marsh office

127 Main Street
Bacchus Marsh Victoria 3340

T 03 5367 1033

F 03 5367 4991

email:

bacchusmarsh@nevettford.com.au

“Building quality relationships with clients”

www.nevettford.com.au

Disclaimer

This document has been prepared for the purpose of providing information and is intended as a guide only and not legal advice.

If you have any queries in relation to this article please contact this office to seek legal advice. Accordingly, we accept no responsibility for the accuracy of the information provided nor any liability for any loss or damage suffered as a result of reliance upon this document.

NEVETT FORD