



# TRACE A LACE

WHO CAN AFFORD TO BE SICK THESE DAYS?

(HEALTH CARE)

c/- Service to Youth Council Inc.,  
128 Glen Osmond Road,  
Parkside. S.A. 5063.  
Phone 272 2544.



## WHO CAN AFFORD TO BE SICK THESE DAYS?

(Health Care Explained)

### CHANGES, CHANGES, CHANGES

The Health Insurance System in Australia changed again as from the 1st September, 1981. It's hard to keep up with all these changes so here are a few pointers to keep in the race.

### WHAT IS HEALTH INSURANCE?

Health Insurance is a form of protection against very large medical bills when you get sick. It means that you pay a certain amount of money every week or month to a Health Insurance Company like Mutual Health, N.H.S.A. or Medibank Private for example. In return, these companies will 'reimburse' or give you back some of the money that you have spent on hospital or medical bills.

Hospital bills can be as much as \$125-00 perday just for the accommodation alone. So the money that you owe can get to be a large amount very quickly. For this reason, it is an idea to know about Health Insurance.

### WHO HAS TO HAVE IT?

It is advisable for most people to have some form of health insurance cover. But, if you are under 25 years old, are single and studying full-time you will most probably be covered by your parents' insurance. But, you must make sure that your parents have insured the family and that this insurance actually applies to you.

### HOW DO I GET IT?

To get insurance, you go to any Health Insurance Company such as Mutual Health, N.H.S.A. or Medibank Private and ask to apply for Health Insurance. There are different prices for different companies so look around to decide which one is cheaper.

### HOW MUCH DO I NEED?

You have a choice of either paying for only

- (a) Basic Hospital Insurance which lets you have:
- \* free hospital accommodation (in a public hospital)
  - \* free meals, nursing care, medical treatment and medicines within a public hospital
  - \* free medical treatment in the outpatients section of the public hospital

This insurance does not cover the cost of you seeing a private doctor. But if you had hospital insurance you could go to the public hospital for medical treatment, instead of going to your local doctor.

- (b) Another choice that you can make about health insurance is to take out both Medical and Hospital Insurance. In this case, you can have:

- (1) medical treatment by your own local doctor and have this paid for;
- (2) hospital treatment with your own doctor visiting you in a public hospital;
- (3) part of the cost of private hospital accommodation paid.

So, if you wish to be able to go to your private doctor and have this paid for, then you will need to take out private Medical and Hospital Insurance.

Remember, the Insurance discussed in this pamphlet has been just basic cover. If you want to be covered for visits to chiropractors or specialists of almost any kind, you must take out extra insurance which will cost you more.

#### WHAT WILL IT COST?

Basic Hospital Insurance will cost you approximately \$4-80 to \$5-00 per week in South Australia (if you are single with no children).

Basic Medical AND Basic Hospital Insurance will cost you approximately \$7-80 to \$8-00 per week in South Australia (single person without children). This is quite a lot more expensive than just basic hospital cover.

#### BUT I CAN'T AFFORD THAT!

If you say that you can't afford to pay for health insurance, then there are two possible things that you can do -

##### The Health Care Card

If you earn less than \$111 per week, and are single with no children, you can probably get a Health Care Card. People who are married with no children can earn up to \$184-00 per week between them and receive a card. The amount that you are allowed to earn differs with the number of children you may have also.

##### The Health Benefit Card lets you:

- (1) Have free accommodation and treatment in a public hospital;
- (2) See doctors who "bulk bill" for free. If the doctor "bulk bills", this means that the Government pays for the cost of your visit to the doctor.
- (3) Visit an optometrist and not have to pay the bill for seeing him/her.

But, if you need to buy glasses, you may have to pay for these yourself.

#### HOW DO YOU GET A HEALTH BENEFIT CARD?

If you are receiving unemployment or special benefits, then the Health Benefit Card should be sent out to you every two weeks with your cheque.

If you have not received a Health Benefit Card and you do earn less than \$111 per week (single person with no children) or \$184-00 per week (married couple with no children), then you can apply for the card.

WHAT CAN I DO TO APPLY FOR A CARD?

You can go to a Department for Social Security Office or registered health fund & fill in an application form. This application must be taken to the Department for Social Security. You must take with you some proof of who you are - a driver's license & birth certificate would do. Also, you must show what your income has been for the last 4 weeks. Pay slips or letters from your employer can be used for this purpose.

BUT WHAT IF I CANNOT GET A HEALTH BENEFIT CARD AND DO NOT WANT TO TAKE OUT INSURANCE?

You can make a decision not to insure at all. BUT to make this decision, you should think about how often you need to see a doctor, the possibility of having an accident or being sick and having to go to hospital. Hospital bills CAN BE VERY EXPENSIVE. -- as much as \$125 per day just for being in hospital.

Remember, legal action can be taken against you if you don't pay the bills.

If you are not insured, end up in hospital and cannot afford to pay the bills, ask to see a Social Worker at the hospital to see what can be done. If you have very little money and do not own anything that can be sold to pay the bills, then perhaps there is little that legal action can do to recover the money from you.

So, these are the choices open to you. Remember, you can choose either just basic hospital insurance or both medical and hospital. Choosing both will cost you more. You can choose not to insure but think carefully about this first. OR, you may get a Health Benefit Card or be covered by your parents' insurance. If you are unsure about health insurance or whether you should get a Health Benefit Card, go to your nearest Social Security Office and ask about it.

