



# Medicare 是澳大利亚的医疗保健制度

Medicare 帮助负担一系列医疗服务的费用。

## Medicare的工作机制

当您或您照顾的人使用医疗保健服务或购买药品时，我们通过提供付款和服务来帮助您。

如果您符合资格要求，Medicare 将帮助您负担一系列医疗服务的费用，包括：

- 对医生、专科医生、验光师，以及特定情况下由牙科医师和保健执业人士提供的治疗给予免费降低价格；
- 低价药品；
- 免费在公立医院治疗和住院。

## 如何在 Medicare 登记注册

年满 15 周岁的人可以前往任何一个服务中心登记注册。

您需要随身携带一些资料，包括有效护照、旅行证件、ImmiCard、有效签证或信函原件，以及银行账户详情。我们只能将 Medicare 给付支付到澳大利亚的银行账户。

如果您符合资格要求，我们会给您一个 Medicare 号码，您可以立刻使用。我们将在 3 至 4 周内将 Medicare 卡寄给您。

查看更多英文信息，请浏览 [humanservices.gov.au/medicarecard](https://humanservices.gov.au/medicarecard)

## Medicare 卡

您需要一张有效的 Medicare 卡才能申领 Medicare 给付、看全额报销账单（bulk bill）的医生、在公立医院作为公费医疗患者接受治疗，或者领取 Pharmaceutical Benefit Scheme 中的处方药。此外，如果您以私人患者的身份在公立或私立医院治疗，您的 Medicare 卡也有用。

每个家庭最多可以领到两张卡。如果您年满15周岁，可以申领自己的 Medicare 卡。

如果您的 Medicare 卡丢失或被盗，可以使用您的 Medicare 网上账户或者 Express Plus Medicare 手机应用程序，轻松申请补办一张新卡。查看更多英文信息，请浏览

[humanservices.gov.au/medicarecard](https://humanservices.gov.au/medicarecard)

## Reciprocal Health Care Agreements

Medicare 不保障您在海外的医疗费用。不过，澳大利亚联邦政府与一些国家和地区签署了 Reciprocal Health Care Agreements（RHCA），为澳大利亚公民到访这些国家和地区提供基本医疗保险。



同时，来自这些国家和地区的访客在澳大利亚期间，也有权享受一些保健服务和较便宜的药品。

查询更多有关 RHCA 的英文信息，请浏览 [humanservices.gov.au/rhca](https://humanservices.gov.au/rhca)

## 登记您的银行账户资料

向本部登记您的银行账户资料，以便我们将您的 Medicare 给付直接支付到您的指定银行账户。

登记您的银行账户资料：

- 通过 myGov，使用您的 Medicare 网上账户登记
- 使用 Express Plus Medicare 手机应用程序登记。

您需要：

- 登记时，带上您的 Medicare 卡和银行账户详细资料——BSB、账号和账户名
- 如果您的个人资料有任何变化，请务必告诉我们。

查看更多英文信息，请浏览 [humanservices.gov.au/medicare-services](https://humanservices.gov.au/medicare-services)

## 申领给付

您可以为您的 Medicare 卡上列明的任何人申领给付。如果您支付了服务费，您也可以为另一张 Medicare 卡上的人申领给付。

您可以通过以下方式递交申领表：

- 在提供电子申领服务的医生诊所；
- 通过 myGov 使用您的 Medicare 网上账户
- 使用 Express Plus Medicare 手机应用程序。

查看更多有关申领选项的英文信息，请浏览 [humanservices.gov.au/medicare-claiming](https://humanservices.gov.au/medicare-claiming)

## Medicare 自助服务

您可以随时随地在我们这里办事，轻松快捷地办完绝大多数事项，而无需给我们打电话或到访我们的办事处。

您可以用您的 Medicare 网上账户或 Express Plus Medicare 手机应用程序申领给付、更新您的个人和银行资料、申请补发 Medicare 卡或领取副卡、查看免疫记录等等。

## Medicare 网上账户

您可以通过 myGov 注册一个 Medicare 网上账户。这是您随时随地与 Medicare 交易的安全方式。

查看如何注册的英文信息，请浏览 [humanservices.gov.au/medicare-online](https://humanservices.gov.au/medicare-online)

## Express Plus Medicare 手机应用程序

您也可以使用 Express Plus Medicare 手机应用程序做许多事情。您有了 Medicare 网上账户后，就可以从 App Store、Google Play 或 Windows Store 下载该应用程序。

查看更多该应用程序的英文信息，请浏览 [humanservices.gov.au/expressplus](https://humanservices.gov.au/expressplus)

## 更多信息

- 登入 [humanservices.gov.au/medicare-services](https://humanservices.gov.au/medicare-services) 查看更多英文信息
- 登入 [humanservices.gov.au/your-language](https://humanservices.gov.au/your-language) 阅读、聆听或观看中文版视频信息
- 致电 **131 202** 用中文向我们了解有关 Centrelink 福利金与服务的信息
- 拨打 Translating and Interpreting Service (TIS National) 翻译与传译服务的电话 **131 450**，用中文向我们了解有关 Medicare 和 Child Support（子女抚养费）付款与服务的信息
- 到访服务中心

请注意：从澳大利亚境内任何地方使用家庭电话拨打 '13' 开头的号码按照固定费率收费。该费率可能与本地电话费率不同，而且可能会因电话公司不同而异。使用家庭电话拨打 '1800' 开头的电话免费。使用公共电话和手机拨打可能会计时收费，而且费率较高。

## 免责声明

本出版物所含信息仅限用作福利金和服务指南。您需要自行决定是否希望根据自己的特定情况申请福利金并提交申请表。



# Medicare is Australia's health care system

Medicare helps cover the cost of a range of medical services.

## How Medicare works

We provide payments and services that can help when you, or someone you care for, use health care services or buy medicines.

If you're eligible, Medicare helps cover the cost of a range of medical services:

- free or cheaper treatment by doctors, specialists, optometrists, and in some cases dentists and health practitioners
- low cost medicine
- free treatment and accommodation in a public hospital

## How to enrol in Medicare

People over the age of 15 can visit a service centre to enrol.

You'll need to bring some information with you including current passports, travel documents, ImmiCard, valid visa or original letter and your bank account details. We can only pay Medicare benefits into an Australian bank account.

If you're eligible, we'll give you a Medicare number to use straight away. We'll send your Medicare card to you in 3 to 4 weeks.

To find out more in English, go to [humanservices.gov.au/medicarecard](https://humanservices.gov.au/medicarecard)

## Medicare card

You need a valid Medicare card to claim Medicare benefits, visit a doctor who bulk bills, be treated as a public patient in a public hospital, or to get a Pharmaceutical Benefit Scheme prescription filled. Your Medicare card can also help if you're a private patient being treated in a public or private hospital.

A maximum of two cards can be issued per family. If you're 15 or older, you can get your own Medicare card.

If your Medicare card is lost or stolen, you can easily request a new one using your Medicare online account or the Express Plus Medicare mobile app. For more information in English, go to [humanservices.gov.au/medicarecard](https://humanservices.gov.au/medicarecard)

## Reciprocal Health Care Agreements

Medicare doesn't cover treatment when you go overseas. However, the Australian Government has signed Reciprocal Health Care Agreements (RHCA) with some countries to cover Australians for the cost of essential medical treatment while they're visiting those countries.

Visitors from those countries may also be entitled to some health services and cheaper medicines when they're in Australia.

To find out more about the RHCA in English, go to [humanservices.gov.au/rhca](https://humanservices.gov.au/rhca)

## Register your bank account details

Register your bank account details with us so your Medicare benefits can be paid directly into your nominated bank account.

Register your bank account details:

- using your Medicare online account through myGov
- using the Express Plus Medicare mobile app.

You need to:

- have your Medicare card and bank account details—BSB, account number and account name—with you when you register
- let us know if your details change.

For more information in English, go to [humanservices.gov.au/medicare/services](https://humanservices.gov.au/medicare/services)

## Claiming

You can make claims for anyone listed on your Medicare card. You can also claim for someone on another Medicare card, if you've paid for the service.

You can submit a claim:

- at the doctor's if they offer electronic claiming
- using your Medicare online account through myGov
- using the Express Plus Medicare mobile app.

To find out more about claiming options in English, go to [humanservices.gov.au/medicare/claiming](https://humanservices.gov.au/medicare/claiming)

## Medicare self service

It's easy to do business with us anytime and anywhere. You can do most things quickly and easily without needing to call or visit us.

Using your Medicare online account and Express Plus Medicare mobile app you can make a claim, update your personal and bank details, request a replacement or duplicate Medicare card, view immunisation statements and much more.

## Medicare online account

You can register for a Medicare online account through myGov. It's a secure way for you to do your business with Medicare when and where it suits you.

To find out how to register in English, go to [humanservices.gov.au/medicare/online](https://humanservices.gov.au/medicare/online)

## Express Plus Medicare mobile app

You can also do a range of things using the Express Plus Medicare mobile app. Once you have a Medicare online account, you can download the app from the App Store, Google Play or the Windows Store.

To find out more about the app in English, go to [humanservices.gov.au/expressplus](https://humanservices.gov.au/expressplus)

## For more information

- go to [humanservices.gov.au/medicareservices](https://humanservices.gov.au/medicareservices) for more information in English
- go to [humanservices.gov.au/yourlanguage](https://humanservices.gov.au/yourlanguage) where you can read, listen to or watch videos with information in your language
- call **131 202** to speak with us in your language about Centrelink payments and services
- call the Translating and Interpreting Service (TIS National) on **131 450** to speak with us in your language about Medicare and Child Support payments and services
- visit a service centre.

Note: calls from your home phone to '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to '1800' numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

## Disclaimer

The information contained in this publication is intended only as a guide to payments and services. It's your responsibility to decide if you wish to apply for a payment and to make an application with regard to your particular circumstances.