



# 05 health benefits seniors fact sheet

This fact sheet outlines ways in which the Howard Government assists older Australians with health care.

## Pharmaceutical Benefits Scheme

The Australian Government makes available a very wide range of necessary prescription medicines for the Australian community through the Pharmaceutical Benefits Scheme (PBS). Most medicines available on prescription are subsidised under the PBS, with many costing the Government much more than the price consumers pay. In fact, the Government introduced a measure to include the actual cost of the medicine on the label. The highest subsidies are made available to those with chronic illness or greatest financial need. More information on the PBS can be found at [www.health.gov.au/pbs](http://www.health.gov.au/pbs)

## Private Health Insurance Rebate

The Australian Government introduced the Private Health Insurance Rebate to help make private health insurance more affordable. The rebate is equal to 30 per cent of the cost of an appropriate policy with a registered health fund and is available to all persons who are eligible for Medicare benefits. The rebate can be claimed in a tax return, by way of reduced policy premiums, or as a cash payment from Medicare.

The Government will increase the rebate to 35 per cent for people aged from 65 to 69 years, and to 40 per cent for people aged 70 years or more. These increases will apply both to individuals who meet these age thresholds and to couples/families where one or more members meet these age thresholds. The higher rebates will be available from 1 April 2005. Further information on the Private Health Insurance Rebate can be found at [www.hic.gov.au/yourhealth/our\\_services/aphi](http://www.hic.gov.au/yourhealth/our_services/aphi)

## Medicare

Medicare provides for a range of medical services, including those that support older people and people of any age with a chronic condition and complex care needs. The Medicare Enhanced Primary Care items provide Medicare rebates for General Practitioners (GPs) for voluntary annual health assessments for people aged 75 years and over (55 years and over for Aboriginal and Torres Strait Islanders).

## Medicare Bulk Billing Incentives

The Strengthening Medicare Package provides more opportunities for older Australians to be bulk billed. GPs now receive an incentive for every bulk billed medical service provided to Australian Government concession card holders. The eligible concession cards are the Health Care Card, Pensioner Concession Card and the Commonwealth Seniors Health Card. GPs are still able to decide which of their patients they will bulk bill.

## Medicare Safety Net

The Strengthening Medicare Package also covers 80 per cent of the out-of-pocket costs of Medicare services provided out of hospital above an annual threshold in 2005 of \$306.90 for concession card holders and families entitled to receive Family Tax Benefits Part A, or \$716.10 for all other individuals and registered families.

## 100% Medicare for GP Services

The Australian Government has increased the Medicare rebate for GP services for all Australians from 85 per cent to 100 per cent of the Medicare Schedule Fee. The higher rebate applies to non-referred GP attendances (ie. consultations) where the patient has not been admitted to a hospital. Fees paid by the Department of Veterans'

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Affairs for GP services provided by registered Local Medical Officers to eligible veterans and war widows have increased from 100 per cent to 115 per cent of the equivalent Medicare Schedule Fee plus the Veterans Access Payment.

### Round the Clock Medicare

The Australian Government is providing additional funding to extend after-hours general practice in four ways, by:

- > providing greater incentives to GPs to provide after-hours services by increasing the Medicare rebate for general practice attendances provided after-hours;
- > providing access to the higher Medicare rebate for services provided by non-vocationally recognised GPs through Medical Deputising Services and accredited general practices;
- > allowing GPs providing after-hours services out of surgery (eg. home visits) in eligible urban areas to access the higher bulk billing incentive, even if they are normally based in an ineligible area; and
- > investing in after-hours GP infrastructure.

For further information about the services provided by the Australian Government through Medicare, contact **13 2011** or visit [www.medicare.gov.au](http://www.medicare.gov.au)

### National Vaccination Program for Older Australians

People aged 65 years and older are at high risk from influenza and pneumococcal disease and the complications of these diseases. All Australians aged 65 years and over can receive free flu and pneumococcal vaccinations. GPs or health providers can give details of these initiatives. More information about the vaccination programs can also be found at [www.immunise.health.gov.au](http://www.immunise.health.gov.au)

### National Indigenous Pneumococcal and Influenza Immunisation Program

The National Indigenous Pneumococcal and Influenza Immunisation Program provides free influenza and pneumococcal vaccine for Indigenous people aged over 50 years and those aged 15 to 49 years who are at high risk from these diseases and their complications.

The vaccines are provided through community controlled Aboriginal Medical Services, state/territory immunisation clinics and GPs. More information about this program can be found at [www.immunise.health.gov.au/indigenous.htm](http://www.immunise.health.gov.au/indigenous.htm)

### Medication Management Reviews

Medication Management Reviews enhance the quality of medical care provided to aged care residents and assist people who are living in their own home manage their medicines. Residential Medication Management Reviews (RMMR) and Home Medicines Reviews (HMR) encourage collaboration between GPs and pharmacists in managing the medicines of older Australians. People who think they may benefit from a Medication Management Review should speak to their doctor or pharmacist, or call the Pharmaceutical Benefits Scheme (PBS) Information Line on FREECALL™ **1800 020 613**. Further Information is also available at [www.health.gov.au/internet/wcms/publishing.nsf/Content/Medication+Management+Reviews](http://www.health.gov.au/internet/wcms/publishing.nsf/Content/Medication+Management+Reviews)

### Hearing Services

The Australian Government Hearing Services Program provides high quality hearing services for eligible adult Australians through a voucher system. Pensioner Concession Card holders and Health Repatriation Card holders (Gold Card and White Card including hearing loss) are eligible. The objective of the program is to reduce the consequences of hearing loss for eligible clients. For further information contact the Office of Hearing Services on FREECALL™ **1800 500 726**, FREECALL™ **1800 500 496** for users of TTY equipment, or visit the Office of Hearing Services' website at [www.health.gov.au/hear](http://www.health.gov.au/hear)

### HealthInsite

The Australian Government has developed the HealthInsite website to provide reliable and up-to-date information about daily health needs, such as nutrition and lifestyle, and specific information about conditions, such as diabetes, cancer, mental health and asthma. HealthInsite is a single entry point to quality information from leading health information providers, including government agencies, peak health organisations, and educational and research institutions. The HealthInsite website can be found by visiting [www.healthinsite.gov.au](http://www.healthinsite.gov.au)