Medical problem? **Call healthdirect** on **1800 022 222**.If you need urgent medical help, call triple zero (000) immediately.
healthdirect is a free service where you can talk to a nurse or doctor who can help you know what to do.

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How do I pay for healthcare?

Select language: English, (Arabic) العربية , বাংলা (Bengali), 简体中文 (Simplified Chinese), 繁體中文 (Traditional Chinese), Tiếng Việt (Vietnamese)

Key facts

- Medicare is the Australian government's insurance scheme that helps Australians pay for healthcare.
- If you are eligible for a Medicare number, you can get a range of healthcare services for free or at a lower cost.
- The Medicare system covers services such as hospital costs, doctor visits, tests, scans and some prescription medicines.
- Medicare does not cover all health services.
- You can pay for private health insurance to help cover the cost of some services that are not covered by Medicare.

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How do I pay for healthcare in Australia?

The Australian health system helps provide safe and affordable healthcare. Healthcare in Australia can be public or private.

Medicare and the public hospital system allow eligible people to get healthcare for free or at a low cost. This includes:

- public hospitals
- health services
- some prescription medicines

Private health insurance policies can provide extra coverage outside of the public system.

How you pay for medical services and medicines depends on:

- your eligibility for Medicare
- if you have private health insurance
- the types of services you are getting





What is Medicare?

Medicare is a government insurance scheme that helps Australians pay for healthcare.

Find out how you can enrol for Medicare on the Services Australia website.

Medicare is available to:

- Australian citizens
- New Zealand citizens
- Australian permanent residents
- people who are applying for permanent residency (some conditions apply)
- a temporary resident covered by a ministerial order
- citizens or permanent residents of Norfolk Island, Cocos (Keeling) Islands, Christmas Island or Lord Howe Island

If you are visiting Australia, you may be eligible for Medicare benefits if you come from a country that has a reciprocal healthcare agreement with Australia.

If you are a visitor from a country that does not have a healthcare agreement with Australia, you will not be eligible for Medicare. You should consider buying private health insurance to cover the costs of medical treatment in Australia.

You can check whether you are eligible for Medicare on the Services Australia website.

What services does Medicare cover?

Medicare covers a range of healthcare services for free or at a lower cost. Make sure to ask your service provider about bulk billing when you make an appointment. Bulk billing means

you don't pay anything for the health service, because Medicare covers the full cost.

Seeing a doctor or specialist

If your doctor bulk bills, Medicare will pay for your appointment (including telehealth appointments).

If your doctor does not bulk bill, you will need to pay for the appointment and then claim part of the cost (called a rebate) back from Medicare.

Going to hospital

If you are a public patient getting care in a public hospital, Medicare will cover your costs.

If you go to an emergency department of a public hospital, Medicare will pay for this service.

If you are a private patient in a public hospital, Medicare may cover some of your costs.

Read more on public and private hospitals.

Tests, imaging and scans

If your doctor or pathology collection centre bulk bills, Medicare pays for a range of tests, including x-rays and pathology tests.

You can check what tests are covered on the Medicare Benefits Schedule (MBS).

To be covered by Medicare, you must have a referral.

Eye tests

Medicare pays for eye tests done by an optometrist if the optometrist chooses to bulk bill. Not all optometrists bulk bill.

If you are under 65 years of age, you can claim 1 eye test once every 3 years. People over 65 years of age can claim 1 eye test each year.

Mental health services

Medicare will cover certain mental health services. You can claim a Medicare rebate for up to 10 individual sessions and 10 group sessions each calendar year with a mental health professional. To do this, you need a mental health treatment plan and referral from your doctor. Medicare may only cover part of the cost, as health professionals set their own fees.

Other support

Medicare also covers the costs for some:

- long-term conditions
- allied health services
- prescription medicines

Services are covered based on your health needs. If you have a chronic or complex health condition that results in extra health costs, talk to your doctor for more information. You may be eligible for a Team Care Arrangement or a GP Management Plan to help with these costs.

Medicare does not generally pay for out-of-hospital services that are not on the Medicare Benefit Scheme (MBS), such as physiotherapy and podiatry.

Read more about what's covered by Medicare on the Services Australia website.

Are dental services covered by Medicare?

Medicare only pays for dental procedures if you are eligible for care at a public dental clinic. Generally, you must pay yourself. Many people use private health insurance to help them pay for dental services.

Medicare covers some of the costs of dental care for some children under a scheme called the Child Dental Benefits Schedule. Find out if your child is eligible.

Read more here about how to pay for dental costs.

How much of my doctor's fee is covered by Medicare?

Medicare will cover some or all of the fee that you are charged by your doctor. This is called a 'Medicare benefit'.

If your doctor bulk bills, Medicare covers the full cost of the visit. This is paid directly to your doctor. This means you do not have to pay your doctor a fee for the visit.

If the doctor does not bulk bill, you will need to pay for the consultation yourself. You can then claim part of the cost back from Medicare. The amount covered by Medicare is called the 'benefit' and the extra amount you need to cover yourself is known as the 'gap fee'.

At some doctor's offices, they can submit an electronic claim for your Medicare benefit automatically when you pay for the visit. After processing, the Medicare benefit is then paid into your bank account. Ask your doctor if they provide this service.

FIND A HEALTH SERVICE — The **Service Finder** can help you find doctors, pharmacies, hospitals and other health services.

If you see a medical specialist, you can only claim a Medicare benefit if you have a current referral from your GP.

Learn how to make a claim on the Services Australia website.

If you spend a lot of money on out-of-hospital medical visits or tests, you may be able to get the Medicare Safety Net. This means you will receive a higher Medicare benefit once you have received a certain amount of services.

How do I pay for tests or scans?

Your doctor might refer you for tests or scans to find out more about your health. Medicare sometimes covers the costs of these if you have a referral.

Pathology tests

Medicare usually covers tests such as:

- blood tests
- urine (wee) tests
- biopsies

Many of these tests are bulk billed.

Imaging and scans

For many tests, Medicare covers part or all the cost. These include:

- x-rays
- computed tomography (CT) scans
- magnetic resonance imaging (MRI) scans
- positron emission tomography (PET) scans
- ultrasounds

There are also some free screening tests available in Australia, including:

- screening for breast cancer and bowel cancer
- eye tests
- hearing tests

You can get help to manage the costs of tests on the Services Australia website.

Not all tests are covered by the MBS. Read more here about paying for diagnostic tests and scans.

How do I pay for medicines?

The Australian Government helps with the cost of some prescription medicines through the Pharmaceutical Benefits Scheme (PBS).

Most of the cost of PBS medicines is covered by Medicare. Generally, you will still need to pay part of the cost. This is called the co-payment. The amount of the co-payment changes on 1 January each year, in line with the Consumer Price Index (CPI). You can check the current fees on pbs.gov.au.

If you spend a lot of money on PBS medicines, the PBS Safety Net can reduce your costs after you have spent a certain amount on medicines each calendar year. Read more about the PBS Safety Net on the Services Australia website.

If your prescription medicine is not listed on the PBS, you will need to pay the full cost. You can read more about keeping your medicine costs down on the NPS MedicineWise website.

Does Medicare cover my healthcare if I need to go to hospital?

If you need treatment in a hospital, you can choose to receive care in a public or a private hospital. Read more about the public and private hospital systems.

Anyone with a Medicare number can get free treatment as a public patient in a public hospital. However, you may need to join a waiting list before receiving some treatments or procedures in a public hospital.

Are ambulance services free in Australia?

Medicare does not cover the cost of ambulance services.

Ambulance fees in Australia vary between states and territories. Queensland and Tasmania state governments provide free ambulance trips. People in other parts of Australia must pay, unless they have ambulance cover through their private health insurance or pay for an ambulance subscription. If you have private health insurance, it may cover some or all of the cost.

For more information about ambulance cover arrangements in your state or territory, see privatehealth.gov.au.

What is private health insurance, and should I buy it?

Private health insurance can help to pay for some of the costs that are not covered by Medicare. Depending on your policy, private health insurance covers some or all of the costs of:

- treatment in a public hospital as a private patient
- treatment in a private hospital, with the doctor of your choice
- some health services not covered by Medicare such as physiotherapy, dental and optical services

Private health insurance also helps you access some hospital services more quickly.

If you choose to, you can take out private health insurance to help cover more services and out-of-pocket costs. Read more about private health on privatehealth.gov.au.

Resources and support

Ask about the costs of your appointment, test or service when you call to make the appointment. The government's Medical Costs Finder tool can help you find and understand

the cost to see a GP or medical specialist.

Check how you can access Medicare and bulk billed appointments in your location on the Services Australia website.

Visit Services Australia to read more on mental health care and Medicare, including how to pay for services.

You can contact the Private Health Insurance Ombudsman for information about private health insurance and to compare health insurance policies on 1300 737 299. They also provide information to help you plan for private hospital cover and about the Australian Government Private Health Insurance Rebate.

Looking for information about Medicare, pregnancy and birth?

Find out what fertility treatments, routine ultrasounds and tests and hospital fees related to your baby's birth are covered by Medicare on the Services Australia website.

The Royal Women's Hospital outlines many of the costs of pregnancy care and having a baby.

You can find helpful information about what costs are covered by public and private health insurance at Pregnancy, Birth and Baby.

Languages other than English

For information in your language or for help from an interpreter, visit the 'Information in your language' page on the Services Australia website.

The Australian Government has a fact sheet explaining private health insurance available in other languages.

Health Translations Victoria has information about the Australian medical system in other community languages.

Information for Aboriginal and/or Torres Strait Islander peoples

Find out how to get started with Medicare on the Services Australia website.

Read more about available health services and Medicare benefits as part of the Indigenous Access Program.

Find out about The Closing the Gap PBS co-payment (CTG) program which removes the PBS co-payment for eligible people.

Call the Indigenous Access Line on 1800 556 955 for help with Medicare services or payments.

You can also call the healthdirect helpline on 1800 022 222 (known as NURSE-ON-CALL in Victoria). A registered nurse is available to speak with you 24 hours a day, 7 days a week.

Sources

Find out how we develop and review our content.

Last reviewed: May 2026

Need more information?

These trusted information partners have more on this topic.

General search results | Results for medical professionals

Top results

Medical Costs Finder | Australian Government Department of Health

A tool to find and understand costs for GP and medical specialist services across Australia

Australian Government
Department of Health, Disability and Ageing

Children's health care - Child health and safety - Services Australia

We cover some or all of your child's health care costs.

Medicare services for conceiving, pregnancy and birth - Medicare - Services Australia

We can cover some or all of the health care costs of having a baby.

About allied health care | Australian Government Department of Health, Disability and Ageing

Allied health includes a broad range of health professionals who can treat conditions and illnesses. Learn more about what allied health care is, where you can access it and how much it costs.

Fees in your health care - NSW Health Care Complaints Commission

Information on the various fees and costs associated with Health Care

Bulk billing - Medicare - Services Australia

You may be able to access health care at no cost. Learn what bulk billing is, and how to access it.

Australian Government
Services Australia
medicare

What does palliative care cost? | Australian Government Department of Health, Disability and Ageing

Most palliative care services are free, but there may be some costs associated with your care.

Australian Government
Department of Health, Disability and Ageing

The Australian health system | Australian Government Department of Health, Disability and Ageing

Learn how Australia’s health system works, who pays for it and how people get health care at low or no cost.

Australian Government
Department of Health, Disability and Ageing

Understanding costs | Medicare Mental Health

Mental health service costs can vary depending on the service, how you access it, and where you live. It’s helpful to know what you'll have to pay and where to find free or low-cost options.

medicare

Mental Health

Cancer costs | Cancer Institute NSW

It is important to ask about costs before you start your treatment.

NSW GOVERNMENT Cancer Institute NSW

Related pages

- Paying for diagnostic testing

Search our site for

Medicare | Bulk Billing

Symptom Checker

Worried about your health?

Select a symptom, answer some questions, get advice

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Service Finder

- (•) General practice
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Australian Government Department of Health, Disability and Ageing

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Queensland Government

Government of South Australia

Tasmanian Government

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Government of Western Australia

Healthdirect Australia acknowledges the Traditional Owners of Country throughout Australia and their continuing connection to land, sea and community. We pay our respects to the Traditional Owners and to Elders both past and present.

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