Health Support

Treating health and medical conditions can be a costly exercise. Healthy Living includes eating well, exercising often, having and seeing a regular doctor and dental check-ups and accessing education about health conditions.

Having a regular Doctor is preferred to ensure your medical and family history is recorded and taken into consideration when visiting a GP. Having access to accurate medical and health information is also important. Some useful websites and contacts are:

Service	Contact	Catchment/further info
Finding a Doctor	The role of a GP | healthdirect Find a health service | healthdirect	Information about finding a Doctor Questions to ask Location finder for Doctor's
Better Health Channel	Better Health Channel	General health and medical information to improve the health and wellbeing
Nurse on Call	1300 60 60 24 NURSE-ON-CALL	Health advice from a registered nurse 24/7

Information provided below is of general nature – please use your judgement of the correct services and treatment for you and your family.

Service	Contact	Further Information
Barwon Health Urgent Care	Barwon Health Urgent Care centres offer a walk-in services for minor illnesses and injuries. Bulk billed for eligible Medicare card holders. Barwon Health North – Home 10am – 9pm 7 days a week Barwon health North – 155 Princes Hwy, Norlane	
Geelong Priority Primary Care Centre – urgent care	Free services for everyone, with or without a Medicare card. Open 7 days a week. Monday – Friday 9am – 9pm Sat & Sun 11am – 9pm. 75 Rosyln Road, Belmont. Geelong Priority Primary Care Centre	
Barwon Health	Barwon Health Service Departments General enquiries 03 4215 0000 Information and Access line: 1300715 673 Barwon Health offers primary care, community services, aged care, rehabilitation, mental health, emergency and acute care services.	Geelong, Anglesea, Torquay and Lorne
Colac Area Health	Aged care, Hospital Care, Community Care, Dental etc 2-28 Connor Street, Colac https://cah.vic.gov.au/ 03 5232 5100	Corangamite, Colac Otway and Surf Coast Shires
Barwon Health Mental Health	Barwon Health provides a variety of mental health services including: Swanston Centre Jigsaw Corio (Young People aged 16-25 years) Jigsaw City (Young People aged 16 – 25 years) Barwon Health – Mental Health Services Triage number: 1300 094 187 Mental Health services include: assessment, ongoing treatment and support for you and your family/carer or supporter.	Programs are delivered through a number a services across the Geelong region.

Mental Health Treatment Plans	A Mental health Treatment Plan is a plan for people with a mental health disorder. If you have a mental health issue, your doctor can write a plan for you. A plan entitles you to Medicare rebates for up to 10 individual psychological appointments and up to 10 group allied mental health services each year. Discuss with your own Doctor. Mental Health Treatment Plan | healthdirect	
Geelong Head to Health	Geelong Head to Health is a free and confidential service for adults who are experiencing distress, feeling overwhelmed, are worried about themselves or someone they care about. Located at 8 Station Street Norlane and open Monday – Friday 12 – 9pm and weekends 1pm – 6pm. Phone 1800 595 212 Geelong Head to Health	For people over 18 years old. Open weekend afternoons.
Mental health and wellbeing local	Victorian based mental health services Free services – complex cases Assessment and referral for services. Longer term – treatment and support Priority focus of aged, CALD and LGBQI 1800 573 151 Barwon Health mental health, drugs & alcohol services	For people over 26 years old. Not eligible for those with a complex mental health team
Wathaurong Medical and GP health services	For Aboriginal and Torres Strait Islander people who need health services. Consultations, testing, procedures, and social emotional wellbeing support. Referrals to other trusted services as required. Located at 62 Morgan Street, North Geelong, with an outreach service in Colac once a week. Call to make an appointment on 5277 0044. Open Monday to Friday from 9am to 5pm. Can also assist with transport to get to and from your appointments.	All health appointments at Wathaurong Aboriginal Co-operative are bulk billed.
The Queen's Fund (queensfund.org.au)	Provides financial assistance to single Victorian women and their children who are in crisis, distress or emergency. Average assistance $329. Application must be from a social worker or similar qualified worker. The Queen's Fund	Client must be a Victorian resident of 12 months or more
Essential Medical equipment payment	The essential medical equipment payment is an annual payment for Australians with higher than average energy costs because they rely on essential medical equipment in their home. Essential medical equipment payment – DFFH Services	
No Interest Loans (NILS)	No interest loans are available to concessional and low-income individuals and families for many items, including medical assistance. Funds up to $2000 are available and are 'loaned' on the basis of regular repayments via Centrelink/centrepay. No fees or interest are charged. Visit the Geelong Good Money Store or website	Concession Card holders and low-income individuals
Accessible Parking Permits.	Parking permits available for people with significant disability or injury. Accessible Parking Permits or local council: City of Greater Geelong Accessible Parking Permits	For people (or their carers) with significant disability or injury
Medical Transport	Australian Red Cross Transport Service provides a door-to-door transport to assist you to attend non-emergency medical appointments if you have no other transport options. Patient Transport (VIC) | Australian Red Cross	Transport up to 6 weeks. Referral by medical practitioners.

Victorian Patient Transport Assistance Scheme (VPTAS) transport	VPTAS covers some of the travel and accommodation costs incurred by rural Victorians when they must travel more than 100 kilometres one way for specialist medical treatment. Victorian Patient Transport Assistance Scheme	
Travellers Aid	Empowering people with travel related challenges to connect, engage and participant within their communities through the use of public transport. • Free buggy assisting people transiting through Southern Cross station. • Companion Service Volunteer to travel to and from your appointment around Melbourne and Suburbs. • Mobility Equipment for long or short-term hire. • Crisis travel. • Low-cost luggage storage. • Station lounges. Travellers aid personal care service Southern Cross Station – phone 03 9670 2072	
Superannuation – Compassionate release	Early access to superannuation due to a terminal condition, medical treatment and/or medical transport, palliative care or accommodating a disability for you or your dependant. Early access on compassionate grounds	Tax implications upon release. Applications to Australian Taxation Office.
Total and Permanent Disability (TPD) Insurance within Superannuation	TPD insurance can pay a lump sum to you and your family for medical and rehabilitation and living costs, because of total and permanent disability. Total and permanent disability (TPD) insurance	Read the product disclosure statement to understand the insurance, definition and claim process. Services Australia benefits may require exclusion periods.
Victorian Eyecare Service	The Victorian Eyecare Service (VES) is a statement service for people experiencing disadvantage or barriers to accessing eye care services. Eye care and glasses – DFFH Services Medicare subsidies eye tests given by optometrists for all Australian residents. Medicare bulk bills one eye test every 3 years (under 65) and one eye test a year if over 65 years. Eye tests – types of test, costs | healthdirect	
Victorian Aboriginal Spectacle Subsidy Scheme (VASSS) Eyecare VASSS	The Victorian Aboriginal Spectacle Subsidy Scheme (VASSS) provides subsidised visual aids (spectacles/glasses) to Aboriginal and Torres Strait Islander living in Victoria (Vic). It allows patients to access a specifically designed pair of frames along with the prescribed lens for a contribution of $10. Australian College of Optometry | Victorian Eyecare Services	Transitions lenses and spare pairs are not available under the $10 scheme but are available at extra cost (ask your optometrist for details).

A range of concessions are available to all Victorians who are on low incomes or experiencing hardship and need help meeting the cost of living. For further information visit https://services.dffh.vic.gov.au/concessions-and-benefits

Concession type	Pensioner Concession	Health care card	Seniors Health card	Veteran's affairs Card	Catchment/further info
Medical cooling concession	Yes	Yes	Yes	Yes	17.5% off Concession on electricity bills during 1 November and 30 April. Medical condition confirmed by Doctor. Medical condition that affects their body's ability to self-regulate temperature.
Life support concession	Yes	Yes	Yes	Yes	Life support machine use at home, discount on electricity and/or water
Pharmaceutical Benefits Scheme	Yes	Yes	Yes	Yes	Discount on most prescription medicines.
Emergency Ambulance Transport	Yes	Yes		Check	Clinically necessary ambulance transport.
Eye care and glasses	Yes	Yes 6 mths			Victorian Eyecare Service – state-wide experiencing disadvantage or barriers to accessing eye care services
Hearing services	Yes			Yes	Free hearing checks and hearing aids
Patient travel subsidies	Yes	Yes	Yes	Yes	Victorians who must travel more than 100 km one way to receive specialist medical services can have their travel costs partly reimbursed
Multi purpose taxi program	Yes	Yes	Yes	Yes	50% discount on taxi fares for permanently or severely disabled people. Disability must affect use of public transport.

Further Background Information

Fees and costs associated with medical costs

Medicare

Medicare is the insurance scheme that gives Australian citizens and permanent residents access to healthcare, including health and hospital services at no cost or low cost. To access Medicare, you need to enrol then you receive a Medicare number and card. You can use this card to receive a wide range of medical services.

Australian citizens or permanent resident person over the age of 15 can apply for their own Medicare card.

For further information about eligibility and how to enrol in Medicare please visit: Enrolling in Medicare

Ineligible Medicare Patients

Medicare Safety Nets – Services Australia

The Medicare safety net can help lower out of pocket medical costs for out of hospital services. When you spend over a certain amount in a calendar year, Medicare will give you a higher amount back for the remaining calendar year.

Medicare safety nets are calculated from 1 January to 31 December.

Registration for the safety net is required if you are part of a couple or family (individuals are automatically registered).

The safety net threshold is calculated each year – please use Medicare safety nets to check current amounts. Individuals can check their threshold tally by using the Medicare online account or Medicare mobile app.

Bulk Billing:

Bulk billing means you don't have to pay for your medical service from a health professional. For example, after a visit to your doctor, your doctor bills Medicare directly and accepts the Medicare benefit as full payment for their service. This means you do not have any out-of-pocket costs.

Out of Pocket Expenses:

An out-of-pocket expense or cost is the difference between the amount a doctor charges for a medical service and what Medicare and any private health insurer pays. Out of pocket costs are also called gap or patient payments. (www.health.gov.au)

Workcover or Transport Accident Commission (TAC)

If your hospital or outpatient treatment is the result of a traffic or work-related accident, you will be treated as a 'compensable patient' (different fees apply). No accounts will be sent to you if you inform the treating staff who is responsible for your medical expenses.

Pharmaceutical Benefits Scheme (PBS) | About the PBS

The Government subsidises the cost of some medicines for all Medicare card holders to make them affordable to the community.

Government Dental Care (Barwon Health Community Dental Services)

Persons holding a Centrelink health care card, pension concession card or Department of Veteran's Affairs Card are eligible for Government dental services. How much you will need to pay for public dental care depends on your dental problem and your circumstances. General costs can be found here: Barwon Health – Dental Services

Child dental benefits schedule Child Dental Benefits Schedule – Services Australia

Covers part of the full cost of basic dental services (if the criteria of 0 – 17 years, eligible for Medicare, parent receives a payment from Services Australia once a year is met).

Indexed 1 January each year, the cover of $1052 over 2 calendar years for basic dental services (including check-ups, x rays, cleaning, fissure sealing, fillings, root canals and extractions). The Child dental benefits schedule uses general dentist clinics rather than community dental services. It's a good idea to check with your dentist regarding your child's available amount prior to the appointment.

Health Insurance

Private Health insurance can help pay hospital and medical costs not covered by Medicare. In some cases, you can receive treatment sooner by electing to be treated as a private (insured) patient. Health insurance includes Hospital cover and Extras covers. These can be combined or taken out separately.

Hospital cover can help cover some of the costs with staying in hospital. The costs covered will depend on the level of cover you have. Levels range from basic to top level.

Extras is for out of hospital treatments like physiotherapy, optical and dental.

Choosing a health fund can be very difficult to understand and compare funds and policies. Money Smart suggests checking the https://www.privatehealth.gov.au/dynamic/search/start to find the right cover and fund for you.

If you are experiencing difficulty making payments towards health insurance, check Managing Your Policy

Ambulance Cover

Ambulance transport in Victoria is not free and isn't covered by Medicare. People who do not have a membership concession entitlement or other cover are required to pay for the care and transport they receive – which can be a costly exercise.

Concessional cover – Eligible Victorians holding a valid Pensioner Concession or Health Care Card will receive necessary transport.

Ambulance Victoria memberships can cover emergency travel, patient transport and attendance and treatment. For more information visit https://www.ambulance.vic.gov.au/

Private Health fund cover policies differ in their coverage of emergency and non emergency transport. Check with your health fund before travel is required.

USEFUL RESOURCES

Find a Healthcare professional

Barwon Health Urgent Care

Geelong Head to Health (neaminational.org.au)

No Interest Loans (NILS)

Medical Transport