

Podcast 13 - Health Care in Australia

by Rob McCormack - Thursday, April 25, 2013

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Podcast Number 13 – Health Care in Australia

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Hi,

There is a saying – 'Nothing else matters, as long as you've got your health'. This is very true. I have been very lucky in my life because I have not been sick very often. When I have been sick, I have always received the best medical treatment. That's because Australia has a good system for making sure that all Australians can get the health care they need, when they need it. Now I'm not saying our system is perfect. It has problems, that's for sure, but overall I think it's a good system. In this podcast, I will tell you a little about how it works. Obviously, any health care system is very complicated, so I will only give a brief summary. If you want to find out more, you should go to <http://www.humanservices.gov.au>.

Australia's health care system is a universal system. In other words, everybody who lives in Australia is covered. That's a good thing. You can't choose not to be covered. You never know when you might get sick or injured and, in Australia, if you do, you will get quality health care – no questions asked. The Australian health care program is called *Medicare*.

I will only talk about the 2 main types of health care situations in this podcast.

First - When You Need to See a Doctor

Often there's the situation where you feel sick and need to see a doctor. In Australia, there are 3.9 doctors for every 1,000 people, according to the World Bank website. This is quite high by world standards. It's true that many rural areas don't have as many doctors as they need. For isolated rural areas, Australia has the Royal Flying Doctor Service. It has an interesting story and I'll talk about that in another podcast. For most Australians, it's easy to find a doctor when you need one. For example, I have a medical practice just 200 metres away in my street.



We have lots of small medical practices in Australia, usually with a few doctors working together. We also have many large medical practices with 15 or 20 doctors which are part of a bigger network. At these practices, you can also get treatment from dentists, physiotherapists, dieticians and other special medical staff. These practices are like a 'one stop shop' for medical care. I use one of these practices when I go to the doctor.



When you visit a doctor, they will often prescribe medicines for you. To get these medicines, you need to go to a Pharmacy or Chemist with the prescription which the doctor has written for you. The pharmacist will then prepare the correct medicines based on the prescription. Often, the pharmacy will be located near to, or even next to, the doctor's practice.



The doctor may also suggest that you need to see another specialist doctor for further assessment and treatment. To see a specialist, you must be referred by your doctor. This is called a referral. For example, when I went to the doctor about blemishes on my face, my doctor referred me to a skin specialist.

What does it cost to see a doctor?

Well doctors have two ways of charging you.

- In the first method, the doctor gives you a bill and you pay the doctor. Medicare then pays you a rebate towards your bill. The rebate is almost always less than what the doctor charges. For example, one local doctor I know charges about \$65 for a visit. The standard Medicare rebate is about \$35. So you have to pay about \$30 out of your own pocket.
- In the second method, the doctor can send the bill straight to Medicare. Medicare pays the doctor the standard Medicare rebate (about \$35), which the doctor must accept as full payment. So you have nothing to pay. This is called bulk billing.

About 80% of all doctor's visits are bulk billed. In the big cities, it is easy to find doctors who are happy to bulk bill. My doctor bulk bills. I like it because it means I don't have to worry about paying. Other people prefer to go to a particular doctor, and if that doctor doesn't bulk bill, they don't mind that they have something to pay.

If the doctor gives you a prescription for medicine, you then go to a Pharmacy. When you buy the medicines, the government subsidizes the cost so that you pay no more than around \$36, and most times

much less. This includes all prescription medicines, many of which can be very expensive. This excellent scheme helps keep the cost of health care down for all Australians.

What About When You Need to Go to a Hospital?

As we all know, sometimes there are emergency situations. Perhaps you have had an accident, for example a car accident, or you have had a bad fall off a ladder. Or perhaps you have terrible pain and you know you need to get to a hospital fast, for example if you are having a heart attack or a stroke.

Hospitals in Australia are either Public Hospitals or Private Hospitals. Public Hospitals are owned and fully paid for by the government. They handle most of the emergency cases, such as accidents or urgent cases. If you go to a Public Hospital, you don't get any choice in who the doctor will be. Also, if your case is not very urgent, you may need to wait many hours for treatment, depending on how urgent your sickness or injury is. The most urgent cases are always treated first. If you need an operation and it is not urgent, you can sometimes wait for many months to have the operation. However, you don't have to pay anything, as Medicare pays the bill.



By contrast, private hospitals are owned privately, usually by a company which specializes in owning and managing hospitals. Private hospitals charge fees for your room and for other services you may receive. However, you can have the doctor of your choice. The doctor will also charge you fees. Generally, private hospitals specialize in cases where the patient's treatment is not an emergency. People who need an operation and don't want to wait will choose a private hospital and take out health insurance.



What Does It Cost in a Hospital?

As stated before, it costs nothing in a public hospital.

By contrast, in a private hospital it can cost a very large amount. That's why patients almost always take out health insurance if they want to use private hospitals. I have health insurance and I think it's a great idea. But that is another topic and needs a separate podcast.

Medicare – How Does the Government Pay For It?

Well, Australians pay an amount in their taxes called the Medicare Levy. For most Australians, it is 1.5% of their taxable income. This levy is compulsory. However, if you have a low income, you may pay less than 1.5% or indeed nothing at all if your income is below a certain amount.

I hope this podcast has not been too complicated for you. I don't think about our health system very often, but when I get sick, I'm just glad that it works.

If you have a question or a comment to make, please leave it by clicking the comments link at the top of this story. You can leave your comment in English or in any language and I will translate it. Or, you can send me an email at rob@slowenglish.info. I would like to hear any suggestions you may have. I would especially like your suggestions for podcast topics. Goodbye until next time.

Rob

[WpProQuiz 93]

Vocabulary

according to = when someone tells you something

assessment = when someone decides something about you

blemishes = marks on the skin

charging = what you must pay

complicated = when something is not simple

compulsory = when you must do it

covered = when something is included

dentists = a person who treats your teeth

dietician = a person who helps you choose the right things to eat

emergency = when someone is need of help right away

injured = when part of your body gets hurt

insurance = when you pay another company so that they will help you if something happens later

isolated = when there are no people living nearby

medical treatment = the help that a doctor gives you to make you well.

medicine = something which you take into your body to make you well

method = a way of doing something

obviously = when everyone can see it

operation = when a doctor repairs part of your body

particular = specific

pharmacy = a place which prepares and sells medicines

physiotherapists = a person who treats problems in muscles and joints

practice = the place you go to see a doctor

prescribe = when the doctor tells you what medicines you need

referred = when someone directs you to another person

rural = away from the city

situations = when a set of conditions apply

specializes = when someone has a lot of skill in something

subsidizes = when someone else pays some of the cost

universal = when something applies in all cases