

## **Healthcare services and supports for women with disabilities**

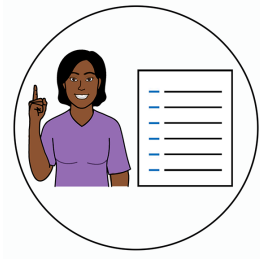
**Experts in our health guide  
Part 4**

**Women with Disabilities Victoria**



**Easy English**

## Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

## You can get help with this book



You can get someone to help you

- read this book
- know what this book is about



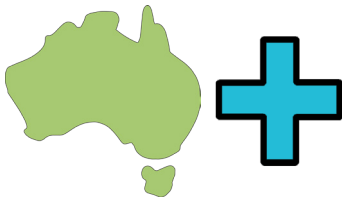
- find more information.

We will write our contact information at the end of this book.

## About this book

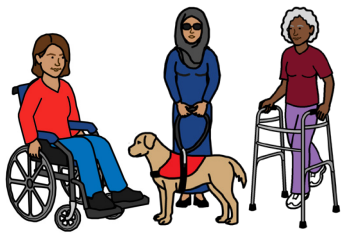


This book is from Women with Disabilities Victoria.



This book is about

- the Australian healthcare system



- healthcare services for women with disabilities

- healthcare supports for women with disabilities.



It can be difficult for women with disabilities to access the healthcare they need because

- healthcare systems are hard to understand



- women with disabilities may have had bad experiences with healthcare in the past.

# Medicare



If you have **Medicare** you can get healthcare for free in public hospitals.

Medicare covers some or all of the costs for other healthcare services including



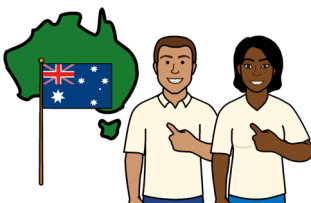
- scans and tests



- eye checks



- visits to doctors and allied health professionals.
  - For example, physiotherapists and speech pathologists.



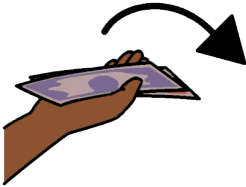
To get Medicare you have to

- be an Australian resident



- ask the government for a Medicare card.

If you have Medicare you can get a Medicare **rebate** after using a healthcare service.



A rebate is

- money you get back from Medicare after you use a healthcare service

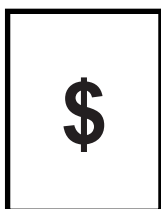
- a set amount of money that is on the **Medicare Benefit Schedule** or **MBS**.



The MBS is a list that says what the rebate for each type of healthcare service is.

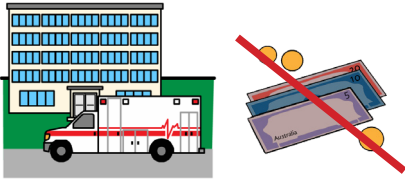
Medicare has **item numbers** that you can use to check

- how much you might need to pay for a healthcare service



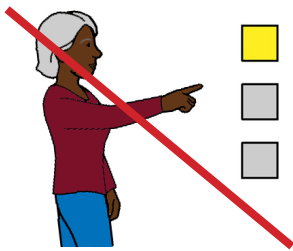
- how much the rebate is.

## Public and private healthcare

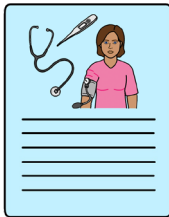


If you are a patient in a public hospital

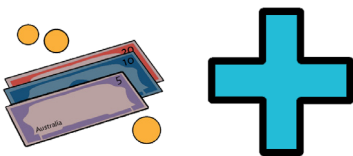
- you do **not** have to pay for any of your healthcare



- you **cannot** choose what hospital you go to
- you **cannot** choose the healthcare staff who treat you.

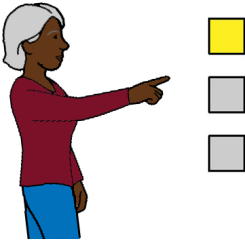


You might have **private health insurance**.

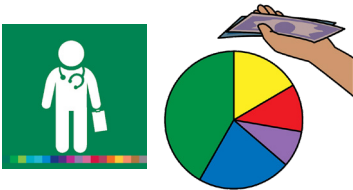


Private health insurance is money you pay to help cover the cost of healthcare if you go to a private hospital or healthcare worker.

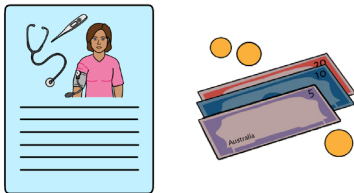
If you are a patient in a private hospital



- you can choose what hospital you go to
- you can choose the healthcare staff who treat you



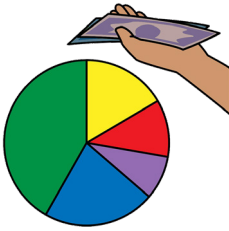
- Medicare will pay some of your healthcare costs



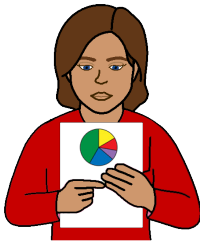
- your private health insurance will pay some or all of the healthcare costs that Medicare does **not** cover.

## Healthcare costs

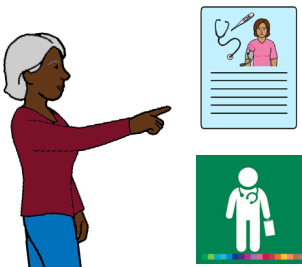
Sometimes you might still have to pay a **gap** or **out-of-pocket cost** for your healthcare.



A gap or out-of-pocket cost is the amount of money you might have to pay after Medicare and private health insurance pay for your healthcare.



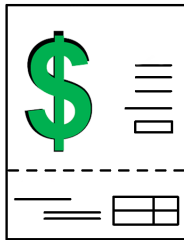
It is a good idea to check if there are gaps or out-of-pocket costs you will have to pay before you use private healthcare.



You should try to find out how much each healthcare option you have will cost so you can make a decision that is right for you.



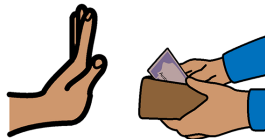
## Visiting your doctor or other healthcare professional



Sometimes when you visit your doctor or other healthcare professionals they will

**bulk bill** you.

Bulk bill means



- you do **not** pay anything for the healthcare service

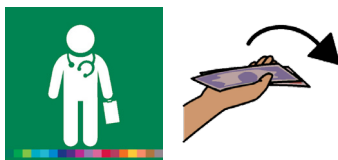


- Medicare pay the full cost for the healthcare service for you.

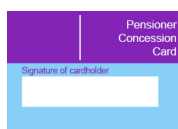
If you go to a healthcare service that does **not** bulk bill, you can



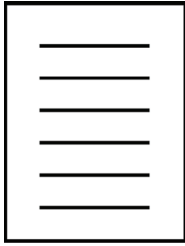
- pay the full cost of the healthcare service



- ask Medicare for a refund after you have paid the full cost for the healthcare service.



If you have the Disability Pension there can be less out-of-pocket costs for bulk billed healthcare.



You can ask your doctor about a  
**Chronic Disease Management Plan.**

A Chronic Disease Management Plan gives you 5 free visits a year to a different health care professional.



The healthcare professional could be a

- physiotherapist



- podiatrist



- dietitian

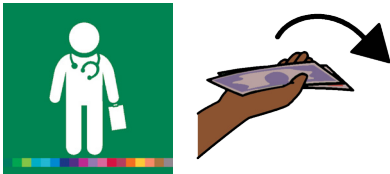


- psychologist.



Your doctor can give you a treatment plan

- to support your mental health



- where Medicare will pay for some or all of the healthcare costs.

The healthcare professional you see for a mental health treatment plan could be

- a psychologist or psychiatrist



- a counsellor



- a social worker



- an occupational therapist.

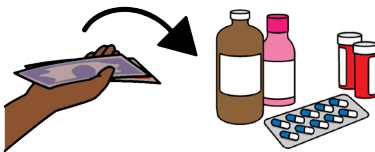


You might be able to get some funds to pay for mental health services through the National Disability Insurance Scheme.

# Buying medicine



The **Pharmaceutical Benefits Scheme** or **PBS** covers some of the cost for most types of medicine.



When you fill a script at a chemist

- the PBS pays most of the cost for your medicine



- you pay the gap in the cost for your medicine.

If you buy lots of medicine in 1 year you might reach the **PBS Safety Net Threshold**.



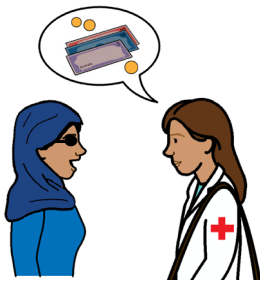
Once you reach the PBS Safety Net Threshold

- you pay less money for your medicines for the rest of the year



- you pay **no** more money for your medicines for the rest of the year if you have a concession card.

## Agreeing to paying for healthcare



Before you have any healthcare treatment your doctor or hospital **must** tell you

- how much the treatment will cost you



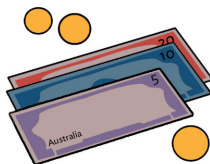
- what the good things about the treatment are for how much it costs.

You need to give **informed financial consent** before you can have any healthcare treatment.

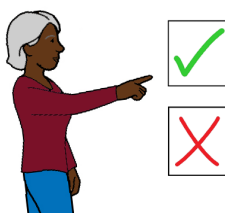


Informed financial consent is where

- you know what treatment you are getting

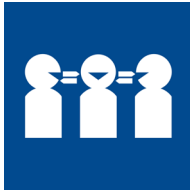


- you know how much a healthcare treatment will cost



- you say **yes** to the treatment and cost.

# Using an interpreter in healthcare



You can have an **interpreter** with you when you get healthcare.

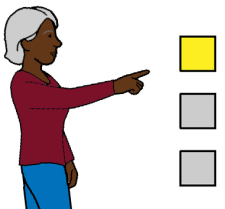
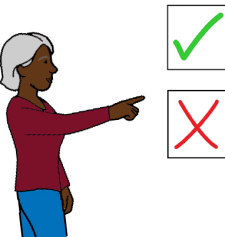


An interpreter is someone who helps you communicate because they speak English as well as another language that you use.



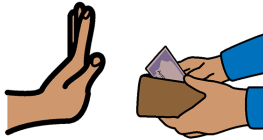
An interpreter can help you communicate so that you

- know your healthcare rights
- can say **yes** or **no** to healthcare treatments
- can make choices about your healthcare
- know all about your health and healthcare.





If you need an interpreter you should tell your healthcare service before your appointment and they can book one for you.



If you need an interpreter for a spoken language

- it is free



- most healthcare settings can book an interpreter to join your appointment over the phone.



If you need an Auslan interpreter it is free if you are over 65 and do **not** have an NDIS plan.

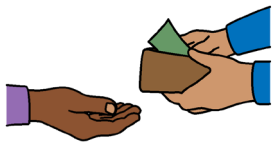


If you do have an NDIS plan you can

- have interpreting hours put in your plan



- book an interpreter yourself using your NDIS funds.



You have to pay for an Auslan interpreter if

- you are under 65 and do **not** have an NDIS plan



- you **cannot** get an NDIS plan.



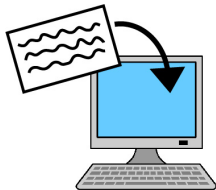
## More information



For more information contact  
Women with Disabilities Victoria.



Website [www.wdv.org.au](http://www.wdv.org.au)



Email [wdv@wdv.org.au](mailto:wdv@wdv.org.au)



Scan this QR code

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## Notes

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You can learn more at: [www.wdv.org.au](http://www.wdv.org.au)

The development of this resource was supported by the Australian Government Department of Social Services. Go to [www.dss.gov.au](http://www.dss.gov.au) for more information.

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This resource was prepared by Women with Disabilities Victoria.

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