

UNDERSTANDING HEALTHCARE IN AUSTRALIA



NSW
GOVERNMENT



Everyone in Australia can get health care


There are lots of different places to get health care:

- online (for example, the Healthdirect website)
- pharmacy
- local doctor
- hospital
- sexual health clinics
- mental health services
- other health services

PALM Scheme workers have private health insurance.

Private health insurance helps you to pay for health care. In some instances, there may be a gap for you to pay and sometimes the service is free.

You may find some services where you have to pay upfront and claim back the money, so it's best to always keep a small amount of money aside in your savings for an emergency.



Rights are things that help protect you. They make sure you are treated fairly and that you can make decisions about your health.

Your rights to health care in Australia

Everyone has the right to health care. This means you can:

- **Get health care that makes you feel safe** and respects your culture and beliefs.
- **Choose your doctor.** If you are not comfortable with someone, you can ask for a different doctor.
- **Ask for simple information about your health** and treatment so you can make the best decision for you.
- **You can say “yes” or “no” to treatments and tests.** Before you decide, the doctor must explain everything first.
- **Keep your health information private.** It should only be shared if you agree to it.
- **Ask for a free interpreter** if you need help understanding English and want to speak to someone in your language.
- **Get care in an emergency.** If something happens, you can go to the hospital or call an ambulance. You might need to pay for this.

All PALM Scheme workers must have private health insurance while in Australia.

Private Health Insurance

Private health insurance helps you pay for your medical bills, like staying in hospital and some treatments.

It usually covers:

- When you go to hospital for treatment (and are admitted to hospital)
- When you go in an ambulance
- Staying in hospital overnight
- Some doctor fees
- Some medications

The cost for private health insurance comes out of your pay.





Nib services

If you have insurance with nib, nib provides services to help you when you are sick:

- Symptom checker – An online tool to check how you are feeling and get advice
- Talk to a nurse for free help. Call **1800 929 260**
- Find doctors and clinics near you
- Telehealth hub – Get free health advice over the phone or online (video call).

Scan the QR Code with your mobile phone to visit www.nib.com.au/overseas-health-insurance/palm-health-hub




**In Australia, you
can get health care
from many places.**

What should I do if I am sick?

- Call healthdirect (**1800 022 222**), a free telephone service to get health advice
- Talk to your PALM Scheme employer
- Visit a pharmacy for health issues that are not urgent
- See a local doctor (GP) for check-ups and treatment
- Go to a hospital for emergencies

If you have a serious issue or medical emergency, call Triple Zero (000).





If you have an emergency, you can go to the emergency department at a hospital.

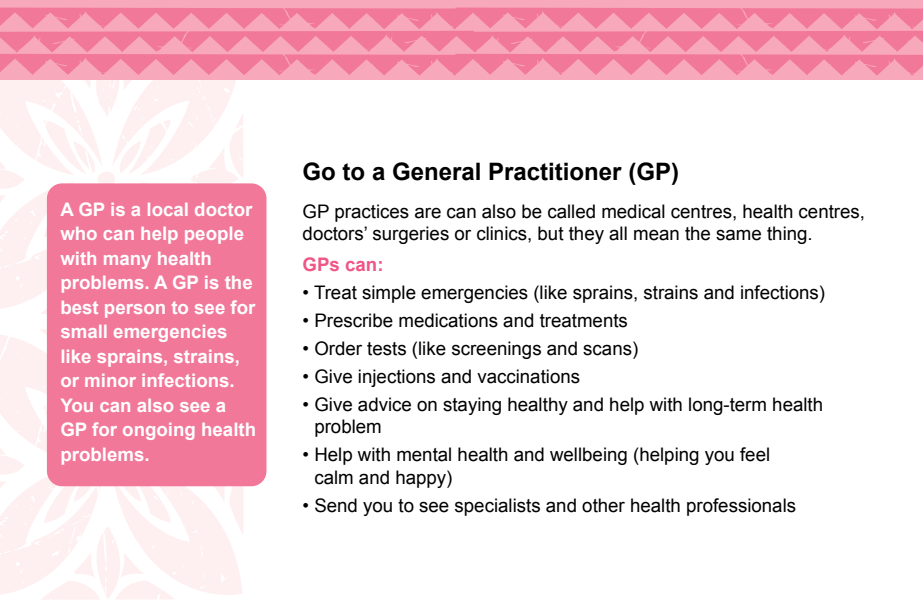
Medical emergency

The hospital emergency department is open 24-hours a day to help with serious injuries or if you're very sick and need urgent care.

You can go directly to the Emergency Department or call triple zero (000) for an ambulance if you can't get there on your own.

You may need to go to the emergency department if you have:

- Chest pain
- Severe aches or pains
- Trouble breathing or heavy bleeding
- Passing out or having a seizure
- A bad allergic reaction
- Serious mental health issues
- Injuries from an accident
- Broken bones or bad burns
- Drug overdoses or poisoning



A GP is a local doctor who can help people with many health problems. A GP is the best person to see for small emergencies like sprains, strains, or minor infections. You can also see a GP for ongoing health problems.

Go to a General Practitioner (GP)

GP practices are can also be called medical centres, health centres, doctors' surgeries or clinics, but they all mean the same thing.

GPs can:

- Treat simple emergencies (like sprains, strains and infections)
- Prescribe medications and treatments
- Order tests (like screenings and scans)
- Give injections and vaccinations
- Give advice on staying healthy and help with long-term health problem
- Help with mental health and wellbeing (helping you feel calm and happy)
- Send you to see specialists and other health professionals

**Healthdirect is a
free phone service
where you can get
health advice.
Call 1800 022 222**

Call healthdirect

When you call healthdirect, you can speak to a nurse about health questions, how you are feeling, or find out where to get the right care for you.

You don't need Medicare or private health insurance to use it.

You can call healthdirect any time of the day or night, from anywhere in Australia.

If you need help talking to healthdirect in your language, call the Translation and Interpreter Service (TIS) on 131 450.

A pharmacy is place that you can buy medicines and other health items.



Go to a pharmacy

A pharmacist (sometimes called a chemist) is a health expert who can give you health advice, medicines and help you stay healthy.

A pharmacist can help you with:

- Colds and flus
- Skin problems (itchy, sore or infected skin)
- Allergies
- Headaches
- Upset stomachs (diarrhoea or constipation)
- Sleeping problems

A pharmacist can also provide doctors certificates or “sick sheets”. They can also tell you if you need to see a doctor.

If you don't speak English well, you can call the Translating and Interpreting Service (TIS) National on 131 450 to get an interpreter. They can help you talk to health services in your language.

Speak to someone in your language

TIS National is available any time of the day, any day of the week. This service is free for most non-English speakers in Australia.

How to get an interpreter:

1. Call TIS National on **131 450**
2. Tell them which language you speak
3. When you are connected, you will be asked to confirm the language you speak
4. Stay on the phone while they find you an interpreter
5. The interpreter will tell the TIS National operator who to contact, and the operator will connect you and the interpreter to the health service you need





Where can I get help in NSW?

nib for PALM Scheme Workers

<https://www.nib.com.au/overseas-health-insurance/palm-health-hub>

Health insurance info and support services for PALM workers.

Find a doctor

Call healthdirect on **1800 022 222**. Speak to a nurse about health questions or find out where you can visit a doctor.

Find a sexual health clinic

To find a sexual health clinic or information on STI testing, call Sexual Health Info Link on **1800 451 624** or visit shil.nsw.gov.au

Get help for your mental health

For mental health support, call Lifeline on **13 11 14** or visit **Beyond Blue** for mental health support.

NSW Council of Pacific Communities

<https://www.nswpcc.org.au> www.facebook.com/nswcpcc/

Support and resources for Pacific Islanders in NSW.

