

MATERNITY CARE WITHOUT A MEDICARE CARD

If you do not have a Medicare Card you will be expected to pay for health care services during your pregnancy, you will most likely have to pay upfront. That means you have to pay before you receive the care.

VISAS

If you are an asylum seeker or refugee, you are entitled to free medical care except for a small amount for medications. If you are visiting Australia on a student visa, you may not be eligible for Medicare assistance. In this case, and as a condition of your student visa, you might be required to take out Overseas Student Health Cover. Usually this type of insurance does not cover pregnancy and birth related costs.

You should talk to the social worker at the hospital to find out if you are eligible for free health care or if you are not what can be done to help you.

PRIVATE HEALTH INSURANCE

Some people may not have a Medicare card but may have Private Health Insurance - there is a waiting period of 12 months before the insurance will cover the costs of pregnancy and birth. If you are pregnant within that 12 month period you will be expected to pay fees until the insurance will cover the costs.

You will need to check your insurance or ask a social worker to help you.

PRIVATE HEALTH INSURANCE MATERNITY COVER

If you are eligible you will need to find a care provider. This will most likely be an obstetrician but can also be a midwife in private practice. Obstetricians will charge what is called an 'out-of-pocket' fee which is on top of what your insurance covers. This amount varies from obstetrician to obstetrician. You will need to call them to find out this information or get someone to help you. You would most likely have your baby in a public hospital under the care of that obstetrician or in a private hospital.

NO MEDICARE OR PRIVATE HEALTH INSURANCE

Public hospitals will have what is called an Uninsured Maternity Fee which covers all your costs for hospital services as a maternity patient and up to 6 weeks postnatal care where hospital care is required. The fee includes medical, emergency, outpatient, inpatient, pathology, theatre, pharmacy and postnatal care in the home services, plus complex obstetric ultrasounds for high risk pregnancies. There are some things the cost does not include such as your baby being unwell. This option is very expensive and may cost up to \$15,000 - \$16,000.

RECIPROCAL HEALTH CARE

If you are from one of 11 countries such as New Zealand, Ireland or the United Kingdom you may be eligible for limited health care that is medically necessary and must be treated before you leave Australia.

PREGNANCY CARE

Find a local family doctor who will provide your pregnancy care.

There may be a fee but they will make sure that you have the necessary blood tests and provide health and nutrition advice during your pregnancy.

You may also find a clinic that provides care to refugees and asylum seekers who can provide some care during pregnancy, they can also refer you to other support services. [See Resources below].

CARE FOR BIRTH

It is important for safe care, to make a booking at a hospital. You should also think about how you will get to the hospital when you are in labour. Options may include a taxi, a friend to drive you or an ambulance. If you intend to go by ambulance you must have ambulance cover or it will cost thousands of dollars. You can talk about plans for how to get to hospital with your doctor.

THINGS TO CONSIDER

Pregnancy care is important, we suggest you see a family doctor for pregnancy care. You can ask the doctor for advice about which hospital to go to to have your baby.

Keep any test results or medical records with you in case you need to go to hospital.

Find someone to support you with information and advice during pregnancy, this might be a family doctor, refugee health nurse or social worker.

QUESTIONS TO ASK

Where can I go for pregnancy care?

Which hospital can I go to for birth?

How much will it cost? Is there a payment plan?

Who can support me during pregnancy?

What happens if I arrive in labour?

RESOURCES

<https://www.betterhealth.vic.gov.au/health/servicesandsupport/paying-for-pregnancy-birth-and-newborn-care>

<https://www.pregnancybirthbaby.org.au/pregnancy-care-on-a-visa-in-australia>

<https://www.cohealth.org.au/health-services/doctors/>

<https://services.dffh.vic.gov.au/support-services>

<https://www.cabrini.com.au/patients-and-families/facilities-and-directions/cabrini-asylum-seeker-and-refugee-health-hub/>

DISCLAIMER

This information is not intended to be medical advice, it is a guide only. Please ask your midwife or doctor for information and advice directly related to your care and your baby's care.

