

DARYEELKA HOOYADA OO AAN LAHAYN KAARKA CAAFIMAADKA

Haddii aadan haysan Kaarka Medicare waxaa lagaa filayaa inaad bixiso lacagta kahor intaadan helin daryeelka. Haddii aad ku tageyso Australia fiiso arday ah, xaq uma yeelan doontid kaalmada Medicare. Xaaladdan oo kale, shuruud ayaa lagu xirayaa fiisahaaga ardayga, waxaa laga yaabaa in lagu dhaho waa inaad qaadatid Caymiska Caafimaadka Ardayda Dibadda. Haddii aad tahay magangalyo-doon ama qaxooti, waxaad xaq u leedahay daryeel caafimaad oo bilaash ah marka laga reebo kharash yar oo wada-jir ah oo lagu bixiyo daawooyinka. Waa inaad la hadashaa adeegaha bulshada ee isbitaalka si aad u ogaato inaad xaq u leedahay daryeel caafimaad oo bilaash ah ama haddii aadan u lahayn waxa laguugu caawin karo.

Dadka qaar ayaa laga yaabaa inaysan haysan kaarka Medicare laakiin waxaa laga yaabaa inay leeyihiin Caymiska Caafimaadka Gaarka ah, waxaa la sugaa 12 bilood oo aysan caymiska caafimaadka kaa bixin doonin kharashka uurka iyo dhalashada. Haddii aad uur qaadid muddadaas 12 bilood gudahood ah waxaa lagaa filayaa inaad iska bixiso khidmadaha illaa caymiska uu daboolayo kharashyada. Waxaad u baahan doontaa inaad ka hubiso caymiskaaga ama aad weydiisato shaqaalaha bulshada inay ku caawiyaan. Isbitaalada qaar ayaa laga yaabaa inay kaa dhaafaan khidmadaha laakiin waxay kaaga baahan doonaan caawimaad maxaa yeelay inta badan waa inaad keentaa warqad ka socota shaqaalaha kiiskaaga ama shaqaalahaaga bulshada.

Haddii aad leedahay Caymiska Caafimaadka Gaarka ah ee daboolaya uurka iyo dhalashada waxaad u baahan tahay inaad heshid daryeel caafimaad ee aqbalayo. Waxay u badan tahay inay noqon doonto dhakhtarka dhalmada laakiin waxay sidoo kale noqon kartaa umuliso howlaha gaarka ah. Dhakhaatiirta dhalmada ayaa kaa qaadi doona waxa loogu yeero 'lacag dheeraad ah ee jeebka laga bixiyo' taas oo dulsaar ku ah waxa caymiskaagu daboolayo. Inta dulsaarka lagaaga qaadayo way ku kala duwan yihiin dhakhaatiirta dhalmada iyo umulisada. Waxaad u baahan doontaa inaad wacdid si aad u ogaatid macluumaadkan ama aad u hesho qof ku caawiya. Waxay u badan tahay in ilmahaaga aad geyn doontid cisbitaal dawladeed oo u ku daryeelayo dhakhtarkaas dhalmada.

Waxaa jira umulisooyin ka shaqeeya shaqooyinka gaarka loo leeyahay caymiskaaguna waa inuu daboolaa inta badan khidmadooda. Waxay mararka qaarkood ogol yihiin gorgortan haddii duruufo gaar ah ay sababayaan. Haddii aad taam tahay oo aad caafimaad qabtid oo aadan qabin wax welwel caafimaad ah, waxaa laga yaabaa inaad haysato ikhtiyaarka ah inaad ku dhasho guri ay kugu caawineyso ummuliso gaar ah.

Haddii kale, waa inaad ku umushaa cisbitaal [tani waxay sababi doontaa in kharash jeebkaaga ka baxo] iyadoo umulisadaada gaarka ahi ku taageerayso. Haddii aadan haysan kaarka Medicare ama Caymiska Caafimaadka Gaarka ah isbitaal sida kan dumarka ayaa yeelan doona waxa loogu yeero khidmadda dhalmada oo aan caymis lahayn oo daboolaysa dhammaan kharashyadaada ku baxa adeegyada cisbitaalka bukaan-socod ahaan iyo illaa iyo 6 toddobaad daryeelka ka dambeeya umusha halkaas oo daryeel cisbitaal looga baahan yahay. Kharashka waxaa ka jira caafimaadka, xaaladaha degdegga ah, bukaan-socodka, bukaan-jiiifka, shay baarka, tiyaatarka, farmashiyaha iyo daryeelka dhalmada ka dib ee adeegyada guriga, oo ay weheliso ultrasound-ka loogu talagalay uurka qatarta laga filan karo. Waxa jira kharashyo kale oo aanu khidmaddu ku jirin. - qaar ka mid ah baaritaanka dhiigga ama daryeelka ilmahaaga haddii ay caafimaad qabaan.

Qiimaha wuxuu noqon karaa \$ 10-16,000 iyadoo kuxiran isbitaalka. Taas oo jirta hadana, isbitaalku ma diidi karo inuu ku siiyo daryeel haddii ay fooshu timaaddo [tan laguuguma talin doono daryeelka uurka la'aanteed].

Waad aadi kartaa GP ama xarun caafimaad oo qaxooti ah (sida Cohealth) oo loogu talagalay daryeelka uurka, taageerada iyo hagista ugu raqiisan amaba aan lacag ahayn.

MATERNITY CARE WITHOUT A MEDICARE CARD

If you do not have a Medicare Card you will be expected to pay before you receive the care. 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. If you are an asylum seeker or refugee, you are entitled to free medical care except for a small co-payment for medications. 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.

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 the social worker to help you. Some hospitals may waive the fees for you but will need assistance with this as you often have to provide a letter from your case worker or social worker.

If you have Private Health Insurance that covers pregnancy and birth you 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.

There are some midwives who work in private practice and your insurance should cover most of their fees. They are often open to negotiating costs where someone has special circumstances. If you are fit and healthy and do not have any health concerns, you may have the option of having a homebirth with a private midwife. Otherwise, you will have to give birth in a hospital [this will involve an out of pocket cost] with your private midwife supporting you. If you are near the Northern Hospital you can have a private midwife and she will also look after you during labour at the hospital. The midwives have a special agreement with the hospital so they can care for their private clients in the birth suite.

If you do not have a Medicare card or Private Health Insurance a hospital like The Women's 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 other costs that the fee does not include such as:

- the costs of routine blood and urine tests required before your first appointment, routine ultrasounds and the 18-20 week gestation ultrasound are not included in the fee. Please contact your GP to arrange these tests [there is a cost associated with these tests]
- the costs of your baby's care if your baby requires admission or treatment.

The cost of \$16,879 can be paid in instalments or there is a 10% discount if paid in one amount [within a month of the first appointment] that amount is \$15,191.

Having said that though, a hospital cannot refuse to provide care to you if you arrive in labour. A GP or Refugee Health service [such as CoHealth] may be able to provide pregnancy care for you at no cost.

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.