



Health Entitlement

Using the Repatriation Health Card — For All Conditions (Gold)

Overview

This Factsheet describes the health care you can access and payments you may receive with your Repatriation Health Card — For All Conditions (Gold Card). It provides information on:

- What services you can access and what restrictions may apply; and
- using the Gold Card when travelling overseas.



Am I eligible for the Gold Card?

For information on eligibility for the Gold Card, see Factsheet *HSV59 Eligibility for the Repatriation Health Card – For All Conditions (Gold)*.

When do I use my Gold Card?

Your Gold Card identifies you as being eligible for treatment and care for all your health care conditions at the Department of Veterans' Affairs (DVA) expense.

You should present your Gold Card whenever you visit:

- a doctor, medical specialist, dentist, pharmacist, dental prosthetist, optometrist or other health care professionals who provide services under DVA arrangements; or
- a hospital or day procedure facility.

Note: DVA will not pay for treatment of a disease or injury for which you have received compensation or damages.

Using the Repatriation Health Card - For All Conditions (Gold), *continued*

What health care services can I access?

Your Gold Card allows you access to:

- acupuncture performed by a medical practitioner
- chiropractic services
- community nursing
- convalescent care
- diabetes education
- dental services
- dietetic services
- emergency short-term home relief
- exercise physiology
- hearing services
- medical consultations and procedures listed on the MBS*
- medical services and surgical procedures listed on the MBS* in public and private hospitals and day procedure centres
- medical specialist services listed on the MBS*
- medication reviews
- nursing home care - for information about the types of care and services available to veterans and war widows living in nursing aged homes please contact DVA on 133 254 or 1800 555 254.
- occupational therapy
- optometric consultations and aids
- orthoptics
- osteopathic services
- palliative care
- pathology services
- pharmaceutical items prescribed by your doctor
- physiotherapy
- podiatry and medical grade footwear
- psychology, including hypnotherapy
- rehabilitation aids and appliances
- social work
- speech pathology
- transport including ambulance and travel assistance to obtain health care
- Veterans' and Veterans' Families Counselling
- Veterans' Home Care
 - domestic assistance
 - personal care
 - safety-related home and garden maintenance
 - respite care
- referral for delivered meals
- referral for community transport
- X-rays, nuclear medicine imaging, ultrasound and computerised tomography
- Massage. This service will be paid for by DVA if it is delivered during a consultation with a physiotherapist, chiropractor or osteopath. The provider will use their clinical judgement to determine whether massage techniques, in conjunction with other treatments, are an appropriate form of treatment for the entitled person. The entitled person needs a referral and the health provider must be registered with Department of Human Services. See the physiotherapy, chiropractor and osteopath Fact Sheets for more details.

Using the Repatriation Health Card - For All Conditions (Gold), *continued*

Note: *Generally the only medical services available are those listed on the Medicare Benefits Schedule (MBS), but exceptions can be made in special circumstances.

Refer to the 'Other Factsheets' section for more details.

Using the Repatriation Health Card - For All Conditions (Gold), *continued*

Are there other services I can access?

HomeFront

You can have a free home assessment under the HomeFront falls and accident prevention program. DVA makes a financial contribution in the form of a subsidy towards the cost of recommended aids and minor home modifications. The recommended aids and appliances are generally low-cost items such as handrails or the provision of non-slip strips on steps. The cost of recommended aids and minor home modifications over and above the subsidy is to be met by you. This service is available each calendar year. Prior approval is not required. To arrange an assessment, telephone 1800 801 945 and ask for HomeFront.

Veterans' Home Maintenance Line

The Veterans' Home Maintenance Line (VHML) is a toll-free telephone service that provides advice on general property maintenance matters and referral to local reliable and efficient tradespeople. The tradespeople have appropriate qualifications, and both professional indemnity and public liability insurance cover. VHML can also arrange home inspections to identify current or possible future maintenance problems.

The VHML advice is free but you will need to pay for work done by tradespeople, including callout fees. You can receive an unlimited number of services from the VHML.

You can access this service by telephoning **1800 801 945**.

Note: This is a home maintenance and emergency service only. It cannot give financial or legal advice, or answer questions about pensions or other DVA matters. If you have questions about pensions or other matters, ring DVA on the telephone numbers listed at the end of this Factsheet.

Can I use my Gold Card overseas?

You must contact DVA before you travel overseas for information about arrangements for treatment overseas.

Are there any limits or restrictions?

Yes, there are limits that apply to some services. For example, medical services are subject to the requirements of the Medicare Benefits Schedule (MBS). Some treatments require prior financial authorisation from DVA.

Using the Repatriation Health Card - For All Conditions (Gold), *continued*

Do I need to pay for treatment?

No, you should not pay for any treatment received under DVA arrangements. If you are billed do not pay the account and contact DVA immediately.

You may be required to make a contribution towards the cost of nursing home care and some dental services

Do I need to pay for my prescriptions?

Yes. You have to pay a patient contribution charge (co-payment) for each prescription. This is adjusted at the beginning of each year in line with inflation. The co-payment for 2010 is \$5.40 per prescription, until your combined family total reaches the *Safety Net Threshold* under the Safety Net Scheme. The *Safety Net Threshold* is the maximum number of prescriptions (or the total amount of money) you and your family pay for RPBS prescriptions and hospital medicines in a calendar year. The concessional *Safety Net Threshold* is 60 prescriptions (i.e. 60 scripts x \$5.40 co-payment per script).

You can obtain a Prescription Record Form to help keep track of how much you and your family have spent on medicines for Safety Net purposes. After you reach the *Safety Net Threshold*, your medicines are free for the rest of the calendar year.

Separate from the co-payment there may also be an extra fee charged for higher cost brands of some pharmaceutical items.

Talk to your pharmacist who will assist you with Safety Net entitlements.

Do I have to get prior financial authorisation before receiving treatment?

No, you do not need to make any arrangements for prior financial authorisation before receiving treatment. If prior financial authorisation is required your doctor or health care provider will arrange this for you. Services requiring prior financial authorisation are:

- admission to non-contracted private hospitals and non-contracted day surgery facilities;
- ambulance transport (in some States) except in an emergency;
- any health care provided overseas;
- any medical service that is not listed on the MBS;
- medical grade footwear;
- allied health services in public hospitals and for high level residential aged care facilities;
- orthoptic services;
- respite care;
- some pharmaceutical items;
- some rehabilitation appliances and surgical aids;
- a car with driver, where your doctor certifies that it is medically essential; and
- some hospital services, such as convalescence, dental procedures and cosmetic surgery.

Using the Repatriation Health Card - For All Conditions (Gold), *continued*

Can I choose to be treated as a Medicare or private patient?

Yes, you can choose to be treated as a Medicare or private patient. However if you take this option, DVA will not pay for any services that have been paid in part or full by Medicare, private health insurance or a third party compensation benefit.

If you do choose to be treated under Medicare you may still receive, at DVA's expense, additional health care services that are not covered by Medicare.

Note: DVA will pay for health care services arranged in accordance with DVA requirements. DVA will not pay the difference between the Medicare refund and the cost of the treatment.

When does my Gold Card expire?

The expiry date is shown on the front of your Gold Card. You will receive a replacement card about one month before the expiry date. If you don't receive your replacement card ring DVA.

DVA will notify you and ask you to return the card if you are no longer eligible for it.

If you change your address please contact DVA so your replacement card is sent to the correct address.

What do I do if my Gold Card is lost, stolen or damaged?

If your Gold Card is lost, stolen or damaged you must contact DVA immediately so your card can be cancelled and a new Gold Card issued.

It may take up to four weeks for a new card to be issued. DVA will provide a letter of authority for this period if you need one, or your health provider may phone DVA for information about your eligibility and entitlements.

Other Factsheets

Other Factsheets related to this topic include:

- *About Veterans' Home Care: HCS01*
- *Chiropractic: HSV13*
- *Community Nursing Services: HSV16*
- *Dental Services: HSV17*
- *Diabetes Educators: HSV29*
- *Dietetic Services: HSV21*

Using the Repatriation Health Card - For All Conditions (Gold), *continued*

- *Eligibility for the Repatriation Health Card – For All Conditions (Gold): HSV59*
- *Exercise Physiology: HSV30*
- *Health Services for Veterans with Cancer: HSV66*
- *Hearing Services: HSV22*
- *HomeFront: HAC04*
- *Local Medical Officer Services: HSV80*
- *Medical Expenses Privately Incurred: HSV64*
- *Occupational Therapy Services: HSV23*
- *Optical Services and Supplies: HSV18*
- *Osteopathic: HSV14*
- *Oxygen: HSV24*
- *Physiotherapy: HSV19*
- *Podiatry and Footwear: HSV20*
- *Psychology Services: HSV25*
- *Receiving Health Services While Overseas: HSV65*
- *Recovery of treatment costs where compensation claimed or received: HSV100*
- *Repatriation Pharmaceutical Benefits Scheme: HSV92*
- *Social Work Services: HSV26*
- *Specialist Services: HSV81*
- *Speech Pathology Services: HSV27*
- *Vietnam Veterans — Eligibility for Treatment of Anxiety and Depression: HSV68*
- *War Widow(er)s and Orphans' Pension: DP60.*

More information

All DVA Factsheets are available from DVA offices, and on the DVA website at:
www.dva.gov.au.

You can phone DVA for the cost of a local call on 133 254 or 1800 555 254 for country callers. Use a normal landline phone if you can. Mobile phone calls may cost you more.

You can send an email to DVA at: generalenquiries@dva.gov.au.

You can get more help from any DVA office.