



Cost of Living Medical Support Toolkit

HOW TO SAVE MONEY WITHOUT
COMPROMISING YOUR LIFESTYLE

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FAMILIES FOUNDATION



MEDICAL SUPPORT

Find a bulk billing GP

Use the Find a Health Service Tool on the healthdirect website to find a bulk billing GP or specialist near you.

Health Direct

There are more options than just your GP and a hospital. We have put together a list of other options as alternative which are accessible and cost effective (usually free).

Company	Notes	Phone Numbers	Email Website Link
Nurse on Call	Registered nurse. Free health advice, 24 hours a day.	1300 606 024	https://www.health.vic.gov.au/primary-care/nurse-on-call
Health Direct	Registered nurse. 24 hours a day, 7 days a week. Find a Health Service tool on their website: GP, Pharmacy, Vaccinations, Psychiatry, Pathology, Hospitals, Physiotherapy, Urgent Care	1800 022 222	https://www.healthdirect.gov.au/
Doctor Doctor	Bulk billed in home after hours medical care, including telehealth consultations, for unexpected illness	13 26 60	https://doctordocor.com.au/
13 sick	After-hours doctors. Provides treatment of acute, episodic illness and injury to patients at home, when your GP is closed.	13 74 25	https://13sick.com.au/
Medicare Urgent Care Clinic	You can walk into any Medicare Urgent Care Clinic (Medicare UCC) in Australia for bulk billed urgent care.	multiple clinics	https://www.health.gov.au/find-a-medicare-ucc
Palliative Care Advice Service	The Palliative Care Advice Service offers free, confidential advice for all Victorians seeking information about life-limiting illness, palliative care or end-of-life care. The service is for non-emergency health advice only.	1800 360 000	https://www.pcas.org.au/
Public Hospitals Victoria			https://www.health.vic.gov.au/hospitals-and-health-services/public-hospitals-in-victoria



MEDICARE URGENT CARE CLINICS

Source: <https://www.health.gov.au/find-a-medicare-ucc>

Urgent care is for when you need medical help for an illness or injury that's not an emergency but can't wait for a regular doctor's appointment.

Medicare Urgent Care Centers offer quick care and treatment for short-term health issues that don't need a hospital stay. This can include:

- minor infections
- minor fractures, sprains, sports injuries and neck and back pain
- urinary tract infections (UTIs)
- sexually transmitted infections (STIs)
- minor cuts
- insect bites and rashes
- minor eye and ear problems
- respiratory illness
- gastroenteritis
- mild burns.

Medicare Urgent Care Centers are open every day, with early morning and late evening hours.

Please remember to bring your Medicare card or number with you.

Locations:

Prahran Medicare Urgent Care Clinic,
Suite 4/20 Commercial Road, Melbourne VIC 3004

Inner Melbourne Medicare Urgent Care Clinic,
1/221 Drummond Street, Carlton VIC 3053

Heidelberg Medicare Urgent Care Clinic,
455 Upper Heidelberg Road,
Heidelberg Heights VIC 3081



THE SOCIAL BLUEPRINT

MENTAL HEALTH TREATMENT PLAN

Source: Services Australia

<https://www.servicesaustralia.gov.au/mental-health-care-and-medicare?context=60092>

A mental health treatment plan lets you claim up to **10 individual and 10 group sessions** with a mental health professional each calendar year.

To start with, your doctor or psychiatrist will refer you for up to 6 sessions at a time. If you need more, they can refer you for further sessions. Health professionals set their own fees, so we may only cover some of the cost.

When you make your appointment, remember to ask:

- how much you'll pay
- how much of the cost we'll cover.
- If they bulk bill, you won't have to pay anything. If you have private health insurance, you may be able to get some money back. You can check with your insurer.

**If you're in crisis and need support,
call Lifeline on 13 11 14 - 24 hours a day, 7 days a week.**



THE SOCIAL BLUEPRINT

CARER ASSISTANCE

Source: Services Australia

<https://www.servicesaustralia.gov.au/mental-health-care-and-medicare?context=60092#caring>

Caring for someone with a mental health issue can be challenging emotionally and financially. Centrelink offers support through:

- **Carer Payment** - an income support payment if you give constant care to someone
- **Carer Supplement** - an extra yearly payment for some carers
- **Carer Adjustment Payment** - a one-off payment for carers of children under 7 with severe illness or major disability.



HOME HELP YAD L'EZRA iVOLUNTEER

Chabad Youth

Ph 03 9522 8274

https://www.chabadyouth.org/templates/articlecco_cdo/aid/771840/jewish/iVolunteer.htm

Yad L'Ezra iVolunteer aims to empower students to make a difference by volunteering in various ways for our community. Over 100 secondary students from Beth Rivkah Ladies College volunteer on a weekly basis.

If you need help in any of these areas fill out the application forms or contact Chabad Youth:

- Help at Home - Application form: <https://rb.gy/ko5kga>
- Visiting Seniors
- Homework Buddies - Application form: <https://rb.gy/vlgu6>
- Big Sister Lil Sister

SCREENING, TESTS AND SCANS

Source: Services Australia

<https://www.servicesaustralia.gov.au/screening-tests-and-scans-covered-medicare?context=60092>

The government is able to help out with some screenings and tests some are preventative and others more generic:

- **Diagnostic imaging and scan** providers determine their fees independently. Before undergoing a test, inquire about the associated costs. If the provider bulk bills, you won't be required to pay. Learn more about bulk billing options. Your doctor may recommend a specific diagnostic imaging provider, but you have the freedom to choose any provider offering the necessary scan.
- **Pathology tests** take samples of things such as blood, urine or tissue.
- **Breast Cancer**
 - **Breast Screen Australia** - Every 2 years, women aged 50 to 74 get an invitation for a free mammogram. This is part of Australia's breast cancer screening program. If you're 40 to 49 or over 75 you can have free mammograms but you won't get an invitation. Book your free mammogram, visit [BreastScreen Australia](#)
 - **External Breast Prostheses Reimbursement Program** - <https://www.servicesaustralia.gov.au/external-breast-prostheses-reimbursement-program>

HEARING & EYE TESTS | CARE

The government is able to help out with some screenings and tests some are preventative and others more generic:

- **Hearing tests**

- If you notice changes in your hearing, consult your GP who can refer you to an audiologist for testing. Consider the Hearing Services Program which may cover hearing aid costs. If ineligible, explore lower-cost aids via a hearing aid bank. Visit the Department of Health and Aged Care website for application guidance and locating nearby hearing aid banks.
- Services Australia - <https://www.servicesaustralia.gov.au/screening-tests-and-scans-covered-medicare?context=60092>
- Hearing Services Programs - ph. 1800 500 726, <https://www.health.gov.au/our-work/hearing-services-program>

- **Eye Tests**

- Use the Healthdirect website's "Find a Health Service" tool to locate an optometrist in your area. They cover the cost of your eye test if the optometrist bulk bills. If you're under 65, you're entitled to one bulk billed eye test every 3 years; if over 65, yearly. Note that not all optometrists offer bulk billing. Learn more about bulk billing for eye tests.
- Screening Australia - <https://www.servicesaustralia.gov.au/screening-tests-and-scans-covered-medicare?context=60092>
- Victorian Eye Care Services - ph. 9349 7400, <https://services.dffh.vic.gov.au/eye-care-and-glasses>

MEDICAL PLANS & SCHEMES

The government is able to help out with some screenings and tests some are preventative and others more generic:

- **Chronic Disease Management Plan**

- There are two types of plans that can be prepared by a General Practitioner (GP) for Chronic Disease Management (CDM): GP Management Plans (GPMP); and Team Care Arrangements (TCAs)
- <https://www1.health.gov.au/internet/main/publishing.nsf/Content/mbsprimarycare-chronicdisease-pdf-infosheet>

- **Dental Care Services**

- <https://www.health.vic.gov.au/dental-health/access-to-victorias-public-dental-care-services>

- **Pharmaceutical Benefits Scheme (PBS)**

- can help lower the cost of some prescription medicines. It doesn't lower the cost of all prescription medicines.
- <https://www.servicesaustralia.gov.au/medicine-and-medicare?context=60092>

MEDICAL CONDITIONS & FERTILITY ASSISTANCE

The government is able to help out with some screenings and tests some are preventative and others more generic:

- **Continence Aids Payment Scheme**

- A yearly non-taxable payment to cover some of the cost of products that help you manage incontinence.
- <https://www.servicesaustralia.gov.au/continence-aids-payment-scheme>

- **Stoma Appliance Scheme**

- The Stoma Appliance Scheme provides free stoma appliances and products to people who have a stoma (ostomates).
- <https://www.health.gov.au/resources/publications/stoma-appliance-scheme-application-form?language=en>

- **Cleft and Craniofacial Conditions**

- <https://www.servicesaustralia.gov.au/cleft-and-craniofacial-conditions>

- **Australian Jewish Fertility Network**

- Supporting all Jewish Australians on their fertility journey with financial, emotional and spiritual support. Raising awareness and educating the community about infertility in the Jewish community. Ensuring that no Jewish Australian is ever alone on their fertility journey.
- Ph. 03 8840 6560 (Melbourne) Text: 0481 075 554 Email: support@ajfn.org.au
- <https://www.ajfn.org.au/>



THE SOCIAL BLUEPRINT

LOW COST PSYCHOLOGY

Company	Notes	Phone Number	Email Website Link
Connect Health – Low Cost Psychology	Provides both short-term counseling and long-term psychotherapy without session limits. No specific eligibility criteria exist to access our services. Offered by interns from Gestalt Therapy Australia or other counseling training programs, our services are comprehensive and supported by experienced professionals. The referral process involves an initial phone intake with our Shift Supervisor, who will then either match you with a counselor or place you on a waitlist.	9489 6300	manager@connectground.com.au, 622 Lygon St, Carlton North VIC 3054, Australia, https://www.connectground.com.au/
La Trobe Psychology Clinic – Low Cost	Evidence-based psychological treatments. Their clinic is staffed by provisionally-registered psychologists, supervised by nationally-registered clinical psychologists and neuropsychologists with expertise in the services offered. The service is affordable. There is no need for referral and they aim to provide the best solution for your needs.	9479 2150	psych-clinic@latrobe.edu.au, Plenty Rd &, Kingsbury Dr Bundoora, https://www.latrobe.edu.au/psychology-clinic
Mingary Counselling – Low Cost Psychology	Don't need a mental health care plan, low-cost sessions with a provisional psychologist. 120 Collins St, Melbourne VIC 3000,	9654 5120	reception@stmichaels.org.au, https://www.mingarycounselling.com.au/
Alfred Mental Health Service - Psychiatry	The services we provide to clients and families during a mental health crisis include: – 24-hour telephone support and triage – outreach (including in-home) assessment and treatment – collaborative care within the Emergency Department and the general hospital wards of the Alfred. Alfred Mental Health Services individuals experiencing acute symptoms of mental ill-health. These might include those struggling with: – depression and anxiety – schizophrenia and psychosis – bipolar disorder – borderline personality disorder – drug and alcohol related problems, including psychosis	1300 363 746	https://www.alfredhealth.org.au/services/emergency-psychiatry