



# New Zealand's Health Care System

English



## **New Zealand's Health Care System**

The Ministry of Health (MoH) oversees and funds 20 District Health Boards (DHBs). A DHB organises healthcare in their district so it meets standards set by the Ministry of Health.

Many health services in New Zealand are free or subsidised. To be eligible for public health care, you need to be a New Zealand citizen, a New Zealand permanent resident, the holder of a two-year work visa or a quota refugee. Non-residents may have to pay for some hospital services, but you will not be refused emergency care if you cannot pay. The New Zealand health system can be considered in two parts – primary and secondary health care. Primary health care includes the family doctor, specialists (who also work within the hospital environment), dentists, pharmacists, physiotherapy, podiatrists, counselling and related services. Secondary health care is that found within the hospital system – public or private.

If you qualify for free public health care, here's what you can expect from the country's public health system:

- free public hospital treatment
- free treatment at a public hospital's 24-hour Accident and Emergency Departments
- reduced prescription fees
- reduced fees for visits to general practitioners (GPs). You need to be enrolled with a general practice to get the greatest discounts
- reduced fees for specialist care such as physiotherapists, chiropractors and osteopaths when referred by a GP for an accident
- free or reduced costs for health care if you have an acute or chronic medical condition
- no charge for most laboratory tests and x-rays, except at privately operated clinics. (However, laboratory tests or x-rays are not free for employment or training medical examinations even you are eligible for free public health care.)
- no charge for health care during pregnancy and childbirth, unless provided by the private medical sector
- apart from the initial consultation fee, there is no charge for GP referrals to a public hospital for treatment
- reduced or no fees for children under six for visits to the doctor and for prescriptions. Most visits to the doctor and prescribed medicines for small children are free to you
- free breast screening for women aged between 45 and 69 years.
- Free cervical screening where applicable

The eligibility criteria can be found on the Ministry of Health's website. Click on [Guide to eligibility for publicly funded health services](#) at:

<http://www.health.govt.nz/>

For most primary care services, you will need to pay a fee. However a consultation with your family doctor or practice nurse is subsidised if you are an enrolled patient. Generally you would expect to only pay around 50% of the total cost of a consultation. Health services and prescription medicines are free for all enrolled children under six years of age.

Treatment in New Zealand's public hospital system is free if you are eligible. To be admitted into a public hospital, you must be referred by a specialist. A family doctor (known as a general practitioner or GP) can refer you to a hospital if your condition is urgent. Unless you are admitted for an acute illness or as the result of an accident, you can choose to have your health needs provided by a private hospital. However all services must be paid for. Medical insurance can be of great help to you in accessing private hospital services.

Some mothers, who are not eligible for publicly funded health and disability services in their own right, may be still eligible for funded maternity care if their partner is eligible. For more information, see the eligibility criteria on the MoH website.

<http://www.health.govt.nz/>

#### [Guide to eligibility for publicly funded health services](#)

All children under 6 years-of-age, Regardless of their citizenship or immigration status, are eligible for publicly funded vaccinations on the Immunisation Schedule and WellChild services.

The Government strongly recommends that people in New Zealand who are not eligible for publicly funded health services hold full travel insurance, including health insurance.

#### **Choosing a Family Doctor (GP)**

A family doctor or 'GP' is a part of the primary health team who are your first point of contact with the New Zealand health system. This team normally includes your GP, practice nurse and pharmacist. It is important to register with a GP as soon as you can after arriving in your new home town or city. Most GPs practice within a medical centre.

You can also search a register on the Medical Council website. You can find a medical centre by looking through the front section of the White Pages of the telephone book under "Registered Medical Practitioners and Medical Centres" or on the WebHealth website. <http://www.webhealth.co.nz/home/> Choose a practice close to your home or workplace – whichever suits you best. Medical centres are staffed by doctors, practice nurses and administration staff. Some also have pharmacists and other health and social services staff. All have an important role in your health care.

#### **What happens when I register with a doctor?**

If you are not enrolled with a GP, a higher consultation fee will be charged. Registering with a doctor (GP) within a medical centre is free and easy to do. However, registration is NOT enrolment. You can only enrol with a GP if you are eligible to do so. It is your choice as to whether you register or enrol with a male or female doctor. The doctor's receptionist will generally ask you to complete a form with your name and contact details – remember to bring along your passport and visa. You will also be asked about your medical history. Whilst you have the right to change your GP, it should be noted that subsidies at the new medical centre may not be available for up to three months. Thus you would have to pay the full,

unsubsidised charge. A wide range of subsidies are available to enrolled patients. Once you complete an enrolment form at your chosen medical centre, you are eligible for these subsidies.

It is a good idea to enrol with a medical centre so you can develop a strong, ongoing relationship with your primary care team.

### **How do I make an appointment to see a doctor?**

Should you wish to see your doctor, it is advisable to book an appointment the day before. However, GPs will always see you the same day, if your medical issue is urgent. You can also bring a friend or support person to most medical examinations if you would like. A support person should not be used as an interpreter. This service should always be carried out by a trained professional. We will talk about this a little later.

Practice nurses are an excellent source of health information and carry out many services. You can ask to make an appointment to see the nurse.

Payment is required for each visit and costs vary for each medical centre. There are also additional charges made if the doctor visits you at home or for emergency appointments. When visiting a doctor, prescriptions will only be given if needed and this is at the doctor's discretion. Not all illnesses are caused by an infection. Some respiratory infections are viral; antibiotics will not cure them. Should your GP prescribe you antibiotics, it is important that you take all the medicine. Antibiotics and anti-inflammatory medications are not the same.

### **How do I get to see a Specialist?**

Your GP may refer you to a medical specialist for further examination. The cost of visiting a specialist varies and generally starts from \$150.00 for an initial consultation. If you pay for this visit yourself, or if your medical insurer pays, you will get reasonably fast service.

If you are eligible, you can be referred to a specialist through the public health system. This is free, but you may go on a waiting list and wait several months before getting an appointment.

### **How does Private Health Insurance work?**

Some New Zealanders choose to pay for private health insurance. While it can be expensive, having private health insurance means that you can get specialist treatment and care from a private hospital without going on a waiting list.

To find a private medical insurer look under Insurance – Medical in Christchurch on [www.yellow.co.nz](http://www.yellow.co.nz)

There are some insurance specialists who speak languages other than English. They usually advertise in ethnic media.

There is more information about health insurance on the “Everybody” website:

<http://www.everybody.co.nz/page-56d7ef0e-9e87-46ad-9ab9-843e76f8301e.aspx>

## **Community Services Card (CSC)**

A Community Services Card is issued by a Government Department known as “Work and Income”. You can apply for a Community Services Card if you are:

- 18 years old or over (or 16-17 years old in full-time tertiary study)
- on a low to middle income (the amount depends on your family situation)
- a New Zealand citizen or permanent resident.

The Card can help you get the following services at a reduced rate or at no charge:

- fees for after-hours doctor visits
- visits to a doctor who is not your regular doctor
- glasses for children aged 15 years and under
- emergency dental care provided by hospitals and approved dental contractors
- travel and accommodation for treatment at a public hospital outside your area when you have been referred home help
- prescription fees (when prescriptions are from a provider without a Ministry, DHB or PHO contract, e.g., private specialist).

To find out more about the Card, go to:

<http://www.workandincome.govt.nz/individuals/a-z-benefits/community-services-card.html>

To find out if you are eligible for a card, contact Work and Income, the government agency that administers it, online at [www.workandincome.govt.nz](http://www.workandincome.govt.nz) or phone free on 0800 999 999.

## **What is a High User Health Card?**

People who visit their family doctor 12 or more times in a 12 month period for an on-going illness will qualify for a High Use Health Card that means they get higher subsidies on their General Practitioner visits and on prescriptions.

## **What happens if I have an accident?**

If you are a New Zealand citizen, permanent resident or hold a temporary visa, and have had an accident and are injured at work or at home, the Government Accident Compensation Corporation (ACC) will probably provide personal injury cover. ACC cover does not entitle you to free medical care. You will still have to pay for some of the treatment following an injury at home or work. Some eligibility criteria also apply. ACC does not cover illness, stress or emotional issues, injuries relating to aging and injuries which come on slowly. For more information about ACC personal injury cover, phone free on 0800 101 996 or visit [www.acc.co.nz](http://www.acc.co.nz)

It should be noted that ACC covers all accidents that occur in New Zealand no matter your immigration status.

Interpreters are available through Language Line.

### **After-Hours Health Care**

If you need urgent medical attention outside your doctor's normal working hours (8am –6pm Monday to Friday), contact your GP first. Phone the medical centre where you will hear a message about what to do. If it is not your GP answering the phone call, it will be diverted to a qualified nurse who will advise you what to do.

Healthline is a telephone service which you can call anytime on a 24 hour basis. Phone Free-call 0800 611 116 for free advice from a trained registered nurse. If you want to speak to someone in your own language, please ask as Healthline also offers interpreting services.

If you want to personally see a GP after-hours, you can go to a 24-hour Medical Centre. There is a patient charge for these services. The waiting time is usually much less than in the public hospital.

Emergency care is also available at the public hospital's "Emergency Department (ED)" on a 24 hour basis. There is no charge for this service and no appointment is required. Sometimes you may have to wait for a long time to be seen. If you have an accident or serious illness you should go to ED.

### **How does the Ambulance Service work?**

St John's provides ambulance services for most of New Zealand's population.

To call for an ambulance in an emergency phone 111.

Whilst ambulance services may be seen as free, an invoice will be sent to you if you use an ambulance for a non-accident related service. As St John's is a charitable organisation, the invoice is for the minimal amount of \$80.00 and should be seen as a contribution.

Ambulance officers are trained to help stabilise people who have had an accident or who have fallen ill. They also:

- Transport patients to hospital for admission and for outpatient treatment
- Transfer patients between hospitals or from hospital to home
- Work alongside police and fire services in emergency situations providing medical care
- Arrange and staff air ambulance flights and connections
- Monitor personal medical alarms

### **How do I get Dental Health Care?**

Basic dental care for eligible children is free from birth until his/her 18<sup>th</sup> birthday. After that you must pay for dental care. Most people register and pay for private practice dental care services.

Dentists – like GPs – are able to write prescriptions should they be needed as a part of your treatment. These prescriptions can be filled at your local pharmacy.

Dentists generally don't receive any government subsidies and their charges vary. They usually charge more than General Practitioners.

You'll find a list of dentists in the Yellow Pages online or look up one in your area on the Dental Council of New Zealand website. To locate a dental surgery in your area go to:

<http://www.dentalcouncil.org.nz/>

### **How do I get Pharmacy services?**

If your medical condition requires treatment with medicine, your doctor will write you a prescription. (In New Zealand, prescription medicines cannot be purchased without a prescription.) You will need to take your prescription to a pharmacy. Once you give your prescription to a staff member, you will be told how long the prescription will take to get ready. (Depending on how busy the pharmacist is, it could take up to twenty minutes.) Before you receive your medicine, the pharmacist – or staff member – will ask to check your name and address. This is to make sure the right person is receiving the medication. Family members are also able to pick up your prescription. A charge of \$5.00 for each item on your prescription will be payable by those eligible. Most prescriptions are fully-funded by the Government, but some have a higher patient charge. This is because that particular medicine is not fully-funded. This charge will be extra to the \$5.00 set fee. If your prescription has repeats (normally for long-term conditions), you will not need to pay \$5.00 each time you come for another prescription. Some specialist prescriptions may cost more. Repeat prescriptions need to be picked up from the same pharmacy before the expiry date on the label – which is usually three months. If you are unable to return for repeats because of travel or mobility issues, you can ask for all your medication to be given to you at once.

Please make sure that when you do pick up your prescription, you fully understand how it should be taken. If you have any doubt, ask the pharmacy staff to explain. If you have any further concerns about your medication, your primary care team can arrange for a free home-visit from the Medication Management Service. This mobile service is staffed by pharmacists who are able to advise and educate on the manner in which your medications should be taken. Interpreters are also available.

For more information about pharmaceuticals in New Zealand go to the following website:

<http://www.pharmac.govt.nz/charges>

<http://www.pharmac.govt.nz/patients>

If you or your family need to pay for many prescriptions, you may be eligible for a Pharmaceutical Subsidy Card. You can get this card from your local pharmacy.

Pharmacies also sell a wide range of over-the-counter (OTC) products, which you can buy without a prescription. These are products which can be used for a wide range of medical

conditions such as hay-fever, pain relief and external creams and ointments. Ask your pharmacy staff for advice.

Pharmacy staff can also give advice if you have any concerns about yours or your family's health.

If you need urgent medicine outside normal shopping hours, you can go to an Urgent Pharmacy. These are open until 10:00pm or 11:00pm. You will find them listed under 'Urgent Pharmacies' in the 'Hospitals & other health service providers' section in the front of the White Pages.

### **How do I access Interpreters?**

If you need to have an interpreter so you can better understand your GP in your own language, it is your legal right to have one. This service is free to all enrolled patients. Just ask for an interpreter when you make your appointment – at least 24 hours in advance. Do not use children or family members as interpreters. They are not health professionals and can too easily make a mistake with your GP's advice and instructions.

### **How do I make a complaint about my health care?**

Everyone using a health or disability service is protected by a Code of Rights. An independent Commissioner promotes and protects these rights under New Zealand law. These rights can be found in your language at:

<http://www.hdc.org.nz/>

### **How can I get free health advice and more information?**

After your GP, dental or specialist visit, you may be given a card with the name of your condition and a web address written on it. Go to this address, type in the name of your condition and it will take you to a page which clearly explains your condition. More pages are being translated in your language:

<http://www.healthinfo.org.nz/>

For free health advice and information about local health services you can phone Healthline free on 0800 611 116.

Health information and other information about on many aspects of New Zealand life can also be found on the website of the Christchurch Migrants Centre at 166 St Asaph St, Christchurch:

<http://www.migranhub.org.nz/>

You can also get information about health matters in other languages on:

[www.healthed.govt.nz](http://www.healthed.govt.nz)







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