



Australian Government
Department of Human Services

Medicare Safety Net

When you reach the threshold, you may get higher Medicare benefits for your out of hospital medical costs.

You need to know

What a safety net is

The Medicare Safety Net provides a higher Medicare benefit for out of hospital costs. Your doctor's visit will still cost the same, but we'll give you a higher benefit back.

You must meet certain rules before you're eligible for us to pay a Safety Net benefit.

We calculate the Safety Net on a calendar year, 1 January to 31 December.

It applies to singles, or members of a registered Medicare Safety Net family.

If you're registered as a family or couple, we combine your medical costs so that you are more likely to reach the thresholds sooner.

Types of safety nets

There are 2 Medicare Safety Nets:

- Original Medicare Safety Net (OMSN)
- Extended Medicare Safety Net (EMSN)

Types of thresholds

There are 3 Medicare Safety Net thresholds:

- OMSN – Original threshold
- EMSN – Extended Medicare Safety Net General threshold
- EMSN – Concessional and FTB Part A threshold

Who it's for

Families and couples only have to register once. Read more under [Medicare Safety Net](#)^[1] for families.

Original Medicare Safety Net (OMSN)

The OMSN applies to anyone who is enrolled in Medicare.

How it works

You get 100% of the schedule fee once you reach the OMSN threshold.

If you're single we'll automatically pay you the higher benefit when you reach the threshold.

For a Family Safety Net, confirmation of who the family members are needs to occur before we can pay higher benefits.

The Medicare Benefits Schedule lists the schedule fee set amount.

The amount that counts towards your OMSN threshold is the gap amount.

The OMSN gap amount

The Medicare benefit we pay you is 85% of the schedule fee for eligible services. For GP consultations, we pay you 100% of the schedule fee.

The difference between the schedule fee and the Medicare benefit we pay you is the gap amount.

Extended Medicare Safety Net (EMSN)

The EMSN provides an extra benefit for eligible families and singles who have high out of pocket costs for out of hospital services.

How it works

The amount you pay your doctor includes:

- the schedule fee – the Medicare Benefits Schedule lists the schedule fee set amount, and
- an out of pocket amount – the difference between the Medicare benefit we pay you and what the doctor charges

When you reach the threshold we'll pay the Medicare benefit plus the lower amount of either:

- 80% of the out of pocket amount, or
- EMSN benefit caps

If you're single we'll automatically pay you the higher benefit when you reach the threshold.

For a Family Safety Net, confirmation of who the family members are needs to occur before we can pay higher benefits.

Read more about the [EMSN benefit caps](#)^[2] on the Department of Health website.

The EMSN out of pocket expense

The out of pocket expense is the difference between what the doctor charges you and the Medicare benefit we pay you.

It's the out of pocket amount that counts towards your Medicare Safety Net threshold.

Reaching the out of pocket threshold

Each time you or your family claim from Medicare we keep a tally of the out of pocket amounts during the calendar year.

When your family gets close to the threshold amount we'll tell you. You can then confirm your family members and get the higher Medicare benefit when your family reaches the threshold.

If you're single we'll automatically pay you the higher benefit when you reach the threshold.

The Medicare Safety Net threshold is indexed annually from 1 January.

You can check your Medicare Safety Net balance any time using your [Medicare online account](#)^[3] through myGov or the [Express Plus Medicare mobile app](#)^[4].

Medicare Safety Net for families

Couples and families must register as a Medicare Safety Net family. This includes those on the same Medicare card.

If you're registered as a family or couple, we combine your medical costs so that you're more likely to reach the thresholds sooner.

A family is:

- a married couple - not separated, with or without dependent children
- a couple in a de facto relationship, with or without children
- a single person with dependent children

Dependants

A dependant is someone who the family supports financially and is a:

- child under 16 years, or
- full time student between 16 and 25 years

Dependants who are members of 2 families

Dependants can be members of 2 families. For example, because of separation or a child in care.

The out of pocket and gap amounts will count towards the Medicare Safety Net thresholds that are linked to the patient's Medicare card that was used to claim the Medicare benefit.

Only the Medicare registered Safety Net family that pays the cost of the medical service gets the higher Medicare Safety Net benefit.

Confirming who's in your family

When your family gets close to the threshold amount we'll tell you, so you can confirm who's in your family and get the higher Medicare benefit.

Register

Singles

You're automatically registered if you're single with no dependent children, you don't need to register for the Medicare Safety Net.

We'll record your out of pocket medical expenses.

Couples and families

Couples and families must register as a family for the Medicare Safety Net.

If all family members are on the same Medicare card, you still need to register.

You only register once.

To register for the Medicare Safety Net:

- download a [Medicare Safety Net couples and families registration and amendment form](#)^[5], or
- call the [Medicare general enquiries line](#)^[6]

Thresholds

Original threshold

The Original Medicare Safety Net (OMSN) applies to all Medicare cardholders.

Benefits

Once you've reached the threshold of \$453.20 we'll pay you 100% of the schedule fee for the out of hospital services you claim.

Reaching the gap threshold

Each time you or your family claim from Medicare we keep a tally of the gap amounts during the calendar year.

When your family gets close to the threshold amount we'll tell you, so you can confirm who's in your family and get the higher Medicare benefit when your family reaches the threshold.

If you're single we'll automatically pay you the higher benefit when you reach the threshold.

The Medicare Safety Net threshold is indexed annually from 1 January and works on a calendar year, 1 January to 31 December.

We calculate the Safety Net on a calendar year, 1 January to 31 December.

You can check your Medicare Safety Net balance any time using your [Medicare online account](#)^[3] through myGov or the [Express Plus Medicare mobile app](#)^[7].

Extended general threshold

The Extended Medicare Safety Net (EMSN) general threshold is for all Medicare cardholders who don't have concession cards or get Family Tax Benefit Part A.

Benefits

Once you reach the Extended general threshold of \$2,056.30, for the rest of the calendar year you'll get the Medicare benefit plus whichever is lowest of the following:

- 80% of the out of pocket amount, or
- EMSN benefit caps - read more about the [EMSN benefit caps](#)^[2] on the Department of Health website

Reaching the out of pocket threshold

Each time you or your family claim from Medicare we keep a tally of the out of pocket amounts during the calendar year.

When your family gets close to the threshold amount we'll tell you, so you can confirm who's in your family and get the higher Medicare benefit when your family reaches the threshold.

If you're single we'll automatically pay you the higher benefit when you reach the threshold.

The Medicare Safety Net threshold is indexed annually from 1 January.

We calculate the Safety Net on a calendar year, 1 January to 31 December.

You can check your Medicare Safety Net balance any time using your [Medicare online account](#)^[3] through myGov or the [Express Plus Medicare mobile app](#)^[7].

Extended concessional threshold

The Extended Medicare Safety Net (EMSN) concessional threshold applies to:

- Commonwealth Seniors Health Card holders
- Health Care Card holders
- Pensioner Concession Card holders

Concession card holders

If you have a card during the calendar year you're eligible for the concessional threshold for rest of that year.

Concessional family

You're a concessional family if 2 members of the registered Medicare Safety Net family hold an eligible concession card and 1 of them is the family Medicare Safety Net contact or spouse.

Extended Family Tax Benefit Part A threshold

If you get the Extended Medicare Safety Net (EMSN) Family Tax Benefit Part A you're eligible for the FTB Part A threshold.

Payment of FTB Part A Safety Net benefits

The start date of your EMSN FTB Part A eligibility depends on how and when you get your FTB Part A payment.

How you get your FTB Part A payment	Eligibility
fortnightly	You're eligible for the rest of the calendar year, starting from the date of your first FTB A payment
in a lump sum payment in this financial year	You're eligible for this threshold for the following calendar year. For example if, for the 2016-17 financial year you receive your FTB A payment on 21 September 2017, you're eligible for this threshold from 1 January 2018 to 31 December 2018

How you get your FTB Part A payment	Eligibility
in a lump sum payment for a previous financial year	You're eligible for the rest of the calendar year, from the date you get the payment. For example, if you got a lump sum payment in 2016-17, and then get an FTB A payment on 3 March 2018, you're eligible for the threshold from 3 March 2018 to 31 December 2018

Read more about [Family Tax Benefit Part A](#)^[8] and check your eligibility to get it.

Benefits

Once you've reached the concessional and FTB Part A threshold of \$656.30, you'll get the Medicare benefit plus whichever is lowest of the following:

- 80% of the out of pocket amount, or
- EMSN benefit caps - read more about the [EMSN benefit caps](#)^[2] on the Department of Health website

Reaching the out of pocket threshold

Each time you or your family claim from Medicare we keep a tally of the out of pocket amounts during the calendar year.

When your family gets close to the threshold amount we'll tell you, so you can confirm who's in your family and get the higher Medicare benefit when your family reaches the threshold.

If you're single we'll automatically pay you the higher benefit when you reach the threshold.

The Medicare Safety Net threshold is indexed annually from 1 January.

We calculate the Safety Net on a calendar year, 1 January to 31 December.

You can check your Medicare Safety Net balance any time using your [Medicare online account](#)^[3] through myGov or the [Express Plus Medicare mobile app](#)^[7].

2017 table of thresholds

There are different Medicare Safety Net thresholds depending on your circumstances.

Threshold	Threshold amount	Who it's for	How it's calculated	What the benefit is
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Original	\$453.20	All Medicare cardholders	Based on gap amount	100% of schedule fee for out of hospital services
Extended Medicare Safety Net (EMSN) Concessional and FTB Part A	\$656.30	Concession cardholders and families eligible for FTB Part A	Out of pocket costs	80% of out of pocket costs or the EMSN benefit caps for out of hospital services
Extended general	\$2,056.30	All Medicare cardholders	Out of pocket costs	80% of out of pocket costs or the EMSN benefit caps for out of hospital services

Related services

- [Family Tax Benefit](#)^[8]
- [Medicare card](#)^[9]
- [Pensioner Concession Card](#)^[10]

Related subjects

- [Chronic medical condition assistance](#)^[11]
- [Health care](#)^[12]
- [Medicare services](#)^[13]
- [Self service](#)^[14]



This information is intended as a general guide to the department's payments and services. It is based on the selections made by a user of the department's 'create your own brochure' facility. It may not include all of the relevant information on this topic. If you decide to apply for a payment, the department can give you more specific advice with regard to your particular circumstances.

This information was printed on 14 June 2017 from <https://www.humanservices.gov.au/customer/services/medicare/medicare-safety-net>. The information in this brochure is provided subject to the disclaimer at [humanservices.gov.au/siteinformation](https://www.humanservices.gov.au/siteinformation).

Link references

1. <https://www.humanservices.gov.au/customer/services/medicare/medicare-safety-net>
2. <http://www.health.gov.au/internet/main/publishing.nsf/Content/EMSN-extended-medicare-safety-net-EMSN-benefit-caps>
3. <https://www.humanservices.gov.au/customer/services/medicare/medicare-online-accounts>
4. <https://www.humanservices.gov.au/customer/services/express-plus-mobile-apps>
5. <https://www.humanservices.gov.au/customer/forms/ms016>
6. <https://www.humanservices.gov.au/customer/contact-us/phone-us#medicaregeneral>
7. <https://www.humanservices.gov.au/node/21786>
8. <https://www.humanservices.gov.au/customer/services/centrelink/family-tax-benefit>

9. <https://www.humanservices.gov.au/customer/services/medicare/medicare-card>
10. <https://www.humanservices.gov.au/customer/services/centrelink/pensioner-concession-card>
11. <https://www.humanservices.gov.au/customer/subjects/chronic-medical-condition-assistance>
12. <https://www.humanservices.gov.au/customer/subjects/health-care>
13. <https://www.humanservices.gov.au/customer/subjects/medicare-services>
14. <https://www.humanservices.gov.au/customer/subjects/self-service>



Medicare Safety Net Registration and Amendment for Couples and Families

Purpose of this form

Complete this form if you want to register or amend your family's details for the Medicare Safety Net.

The Medicare Safety Net helps people with high medical costs. It is available to individuals as well as families. Individuals are automatically registered but couples and families must register.

The Medicare Safety Net recognises a partner as being a person legally married and not separated, or a couple in a de facto partnership with or without dependent children.

If you are registered as a family for Medicare Safety Net purposes, you will be asked to confirm who is in your Medicare Safety Net family each year before any Medicare Safety Net benefits can be paid.

For more information

For more information about the Medicare Safety Net, go to our website humanservices.gov.au/safetynet. If you need assistance completing this form, call 132 011 Monday to Friday, between 9.00am and 5.00 pm, Australian Eastern Standard Time or visit one of our Service Centres.

Note: Call charges apply – calls from mobile phones may be charged at a higher rate.

You may view the Medicare Safety Net threshold and keep track of your current balance through Medicare Online Services. For more information, go to our website humanservices.gov.au/online

Filling in this form

- Please use black or blue pen
- Print in BLOCK LETTERS
- Mark boxes like this ☐ with a ✓ or X
- Where you see a box like this ☐ Go to 5 skip to the question number shown. You do not need to answer the questions in between.

Returning your form

Check that you have answered all the questions you need to answer and that you have signed and dated this form.

Send the completed form(s) to:

Department of Human Services
GPO Box 9822
in your capital city

or

Visit one of our Service Centres.

Aboriginal and Torres Strait Islander Australian

The Aboriginal and Torres Strait Islander Australian question is voluntary. This information will be used to improve government health programs and outcomes for Indigenous people. You can have this information removed from your Medicare records at any time by:

- calling the Indigenous Access Line on **1800 556 955** Monday to Friday, between 8.30 am and 5.00 pm, local time.

Note: Call charges apply from mobile phones.

- visiting one of our Service Centres.

1 Do you want to:

- ☐ register for a new family Medicare Safety Net
☐ amend an existing family Medicare Safety Net

Your details

For new family Medicare Safety Net registrations, this will be the person we contact about your family's Medicare Safety Net.

2 Medicare card number

-

Ref no.

3 Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Family name

First given name

Second given name

4 Postal address

Postcode

5 Daytime phone number

()

Email

@

6 Are you of Aboriginal or Torres Strait Islander Australian origin?

No ☐

Yes – Aboriginal Australian ☐

Yes – Torres Strait Islander Australian ☐

7 Remove me from my current

Medicare Safety Net registration ☐

Partner details

- 8 Would you like to add a partner to your family Medicare Safety Net?

No ☐ **Go to 12**

Yes ☐ **Complete your partner's details below**

You **cannot** remove your partner from the family Medicare Safety Net without their consent. Your partner may remove themselves from their current Medicare Safety Net registration by completing this form, by calling **132 011** or visiting their local Service Centre. You may register a new family Medicare Safety Net.

- 9 Medicare card number

Ref no. ☐

- 10 Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Family name

First given name

Second given name

- 11 Is this person of Aboriginal or Torres Strait Islander Australian origin?

No ☐

Yes – Aboriginal Australian ☐

Yes – Torres Strait Islander Australian ☐

Dependant details

- 12 Would you like to add or remove any dependants to your family Medicare Safety Net?

No ☐ **Go to 28**

Yes ☐ **Complete your dependant's details below**

A dependant is a child under 16 years of age or a full time student under 25 years of age whom you support.

A dependant can be registered on two family Medicare Safety Nets.

Dependant 1

- 13 Indicate if you would like to:

Add ☐

Remove ☐

- 14 Medicare card number

Ref no. ☐

- 15 Family name

First given name

Second given name

- 16 Is this person of Aboriginal or Torres Strait Islander Australian origin?

No ☐

Yes – Aboriginal Australian ☐

Yes – Torres Strait Islander Australian ☐

- 17 If **removing** a dependant, indicate the date your dependant left the family or you stopped supporting them?

Dependant 2

- 18 Indicate if you would like to:

Add ☐

Remove ☐

- 19 Medicare card number

Ref no. ☐

- 20 Family name

First given name

Second given name

- 21 Is this person of Aboriginal or Torres Strait Islander Australian origin?

No ☐

Yes – Aboriginal Australian ☐

Yes – Torres Strait Islander Australian ☐

- 22 If **removing** a dependant, indicate the date your dependant left the family or you stopped supporting them?

Dependant 3

- 23 Indicate if you would like to:

Add ☐

Remove ☐

- 24 Medicare card number

Ref no. ☐

- 25 Family name

First given name

Second given name

- 26 Is this person of Aboriginal or Torres Strait Islander Australian origin?

No ☐

Yes – Aboriginal Australian ☐

Yes – Torres Strait Islander Australian ☐

- 27** If **removing** a dependant, indicate the date your dependant left the family or you stopped supporting them?

/ /



If more than 3 dependants details are required, attach a separate sheet with details.

Bank account details

Medicare benefits are made through Electronic Funds Transfer (EFT). Payments **cannot** be made via EFT if the nominated account has restrictions on EFT deposits.

We cannot record bank account details for children **under 14 years of age**.

Do **not** include an account used exclusively for funding from the National Disability Insurance Scheme.

- 28** Name of bank, building society or credit union

Branch where the account is held

Branch number (BSB)

/ /

Account number (this may not be the card number)

Account held in the name(s) of

Consent to nominate bank account

- 29** Only complete this section if other people listed on your Medicare card (aged 14 years and over) agree to use your bank account for their Medicare payments, where they are the claimant (the person who paid for the service).

Full name of person 1

Medicare card reference number ☐

Signature of person 1

Date

/ /

Full name of person 2

Medicare card reference number ☐

Signature of person 2

Date

/ /

Full name of person 3

Medicare card reference number ☐

Signature of person 3

Date

/ /



If there are more than 3 other people, attach a separate sheet with their details and signatures.

Privacy notice

- 30** Your personal information is protected by law, including the *Privacy Act 1988*, and is collected by the Australian Government Department of Human Services for the assessment and administration of payments and services. This information is required to process your application or claim.

Your information may be used by the department or given to other parties for the purposes of research, investigation or where you have agreed or it is required or authorised by law.

You can get more information about the way in which the Department of Human Services will manage your personal information, including our privacy policy at

humanservices.gov.au/privacy or by requesting a copy from the department.

Declaration

- 31** I declare that:

- the information I have provided in this form is complete and correct.

I understand that:

- giving false or misleading information is a serious offence.

Your signature

Date

/ /