

AMBULANCE COVER

NOTE : Costs for emergency transportation and ambulance services in respect of urgent medical care are **not** covered by Medicare.

Some states however do cover these costs, as detailed below.

Queensland and Tasmania

Ambulance costs are covered by the Queensland and Tasmanian state government, so you are not required to organise your own cover if you live in either of these locations.

Your coverage in Queensland extends across the entire country too, so that's one less thing to worry about if you need to call 000 when travelling. If you do need to claim for treatment in another State or Territory, you can do so by forwarding any invoices you receive to the QLD Ambulance Service.

ACT and NSW

If you're living in (or close to) the nation's capital, chances are you'll need to take out ambulance cover unless you're a pensioner or low income earner. Pensioners are entitled to free ambulance services through the State or Territory, and would therefore not need to arrange separate cover.

Anyone not eligible for these free services should instead take out ambulance cover through a registered Australian health fund. Fortunately, emergency ambulance cover is included under policies widely available in NSW & the ACT.

For anyone living in NSW, it's worth noting you're only billed '51% of the actual (emergency service) charge, as the NSW government subsidises the service for NSW residents'

NT, SA, WA and VIC

If you live in the Northern Territories, South Australia, Western Australia, or Victoria, you may organise ambulance cover through an ambulance authority in your State or through a registered health fund. If you take out State ambulance cover, your health fund may reimburse you for all or part of your annual payments. Additionally, Victorians who hold a concession card (e.g. Pensioner Concession Card, Healthcare Card) are entitled to free ambulance cover.

Types of ambulance cover

Many health insurers include ambulance cover as part of their policies (depending on the State you take out cover in). Alternatively you may take out this cover on its own.

There are two types of ambulance cover available through health funds.

Emergency ambulance – your costs will be covered if your life is at risk through an emergency including major accidents, sudden onset of illness or pain or severe blood loss. Other conditions may apply, but rest assured that you will be properly taken care of in an emergency situation.

Comprehensive ambulance - your costs will be covered in all cases for both ground and air – even if you require evacuation by helicopter or plane (which can cost thousands of dollars if you lack appropriate cover).

What you should look out for with ambulance cover

It is important to know if there are any other limitations on your policy. For example does the cover include all forms of emergency transport, or ground only? Does it cover 'call out' fees (when the ambulance treats you at the scene but isn't required to transport you to hospital)? Be sure to read the policy description carefully to be fully aware of your entitlements.

Stand alone Emergency Ambulance and Comprehensive Ambulance cover is available through NIB.