

# THE FACTS

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HIV TREATMENT  
WHEN YOU DON'T  
HAVE MEDICARE

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## WHAT IS MEDICARE?

Medicare is Australia's public health scheme. It provides most health services, including HIV services, and medicines for free or at low cost. Medicare covers Australian citizens and permanent residents living in Australia and some other visa holders.

## WHO CAN GET MEDICARE?

Australian citizens, permanent residents (or those applying for permanent residency visas in some cases), New Zealand citizens living in Australia and people from a country with a *Reciprocal Healthcare Agreement* can get Medicare.

Overseas visitors (working, studying, or holidaying in Australia) are usually not able to get Medicare. If you can't get Medicare there are other ways to get HIV treatment and care.

## WHAT IS A RECIPROCAL HEALTHCARE AGREEMENT?

A Reciprocal Healthcare Agreement covers the essential healthcare costs of citizens from a number of different countries. If you are from a country with a Reciprocal Healthcare Agreement, Medicare will cover your HIV treatment and care. It does not cover all types of visa holders. For information about Reciprocal Healthcare Agreements visit:

[www.servicesaustralia.gov.au/individuals/services/medicare/reciprocal-health-care-agreements/when-australians-go-overseas/about-reciprocal-health-care-agreements](http://www.servicesaustralia.gov.au/individuals/services/medicare/reciprocal-health-care-agreements/when-australians-go-overseas/about-reciprocal-health-care-agreements)

## **HOW CAN I ACCESS HIV TREATMENT AND SERVICES IF I AM NOT ELIGIBLE FOR MEDICARE?**

You will need to see your HIV doctor regularly to monitor your health and prescribe medication. This can be expensive if you can't get Medicare. There are a few ways you can access treatment and care more cheaply.

### ***Self-fund HIV treatment and care***

You could pay the full cost of your HIV treatment and care. However, HIV treatments are very expensive and most people cannot afford to pay the full cost. Some of the blood tests you need are also very expensive. For this reason, many people try to access treatment and care in other ways.

### ***Overseas Health Insurance***

If you have Overseas Visitors Health Cover, such as that required by international students, this might cover HIV services and treatment. You will need to check with your insurance provider. Not all providers cover HIV.

### ***Sexual Health Centres***

At the time of writing, Sexual Health Centres offer care and treatment at no cost to some patients who don't have Medicare who are living in Victoria. However, these patients may not have access to the full range of medications.

### ***Import HIV Medication from your Home Country (Personal Importation Scheme)***

You can have your HIV medication posted to you from your home country under Australia's *Personal Importation Scheme*.

You need your medication to be sent from your home country by your pharmacist, a family member or a friend. You can only import three months' supply at a time. This can be cheaper than buying generic medication online. You need a prescription and a letter from your HIV doctor in your home country. The letter needs to say that the medication is for a medical condition. You also need to visit an Australian HIV doctor to check your health. You will need to pay for this.

### ***Import Generic Medications***

Generic HIV treatment can be bought from online pharmacies. It is much cheaper than brand name treatments from Australian pharmacies. These can be imported using the Personal Importation Scheme mentioned above. You need a prescription from an Australian HIV doctor. You can only buy a three-month supply at a time. Not all medications are available in generic form. You also need to visit an Australian HIV doctor to monitor your health. You will need to pay for this.

It is important to only buy medication from trusted websites. The World Health Organisation (WHO) approves safe and reliable HIV medications. When you buy WHO approved generic medications, you can expect to receive highly effective treatments.

Three trusted online websites are:

- [aids-drugs-online.com](http://aids-drugs-online.com)
- [alldaychemist.com](http://alldaychemist.com)
- [inhousepharmacy.vu](http://inhousepharmacy.vu)

### **Compassionate access schemes**

Some drug companies provide free treatment to people living with HIV who cannot access Medicare. This is called compassionate access. Companies consider applications on an individual basis. Usually your doctor needs to say that there are special circumstances preventing you from accessing treatment in another way. Most companies will provide a short-term supply until other arrangements can be made. For more information talk to your doctor.

### ***Participation in a clinical trial that supplies HIV treatment***

Sometimes people living with HIV who can't get Medicare are able to access treatment and care by taking part in clinical trials.

## **WHERE TO FIND AN HIV CLINIC**

You can access HIV treatment at hospital-based clinics, Melbourne Sexual Health Centre and general practitioners (GPs) with specialist training in HIV called HIV S100 prescribers. To find an HIV S100 prescriber in your area, go to [www.ashm.org.au/HIV/HIV-prescribers](http://www.ashm.org.au/HIV/HIV-prescribers)

## **FOR MORE INFORMATION**

***Melbourne Sexual Health Centre***

**[www.mshc.org.au](http://www.mshc.org.au)**

***Medicare Ineligible Fact Sheets: English, Amharic, Swahili, Chinese, Spanish, Portuguese***

**[www.ashm.org.au/news/hiv-and-immigration-and-medicare-ineligible](http://www.ashm.org.au/news/hiv-and-immigration-and-medicare-ineligible)**

***Reciprocal Health Care Agreements***

**[www.servicesaustralia.gov.au/individuals/services/medicare/reciprocal-health-care-agreements](http://www.servicesaustralia.gov.au/individuals/services/medicare/reciprocal-health-care-agreements)**

***Personal Importation Scheme***

**[www.tga.gov.au/personal-importation-scheme](http://www.tga.gov.au/personal-importation-scheme)**

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