

HEALTHCARE SYSTEM IN NEW ZEALAND

In New Zealand, comprehensive medical care is available to all citizens, residents and those migrants who hold a work visa for a minimum of two years. If you meet this criteria then you, your partner and any children aged 17 years or under are eligible for access to publicly funded health care.



Medical services are subsidized by the New Zealand Government but some charges still apply so it is a good idea to always ask the medical provider about the costs before you make an appointment.

Visitors to New Zealand must pay for health services unless the health services needed are a result of an accident or the visitor is a resident of Australia or Great Britain and requires urgent medical treatment. Injuries resulting from an accident are free even if the person who is injured caused the accident.

Paying for healthcare services:

It pays to always check who is liable for the cost of services before making an appointment. If you meet the criteria stated above then you will be eligible for publicly funded healthcare. If you are on a work visa that is for less than two years or you are a visitor to New Zealand then you will need to pay for your healthcare as and when you need it.

It is important to note that most costs for injuries from accidents are covered by New Zealand's accident compensation scheme run by the Accident Compensation Corporation ("ACC") which is governed by the Accident Compensation Act 2001. There are some exceptions to these rules so it is advised that you check all the details on the Ministry of Health eligibility page.

Injuries from accidents - ACC:

As mentioned earlier, most of the costs of injuries from accidents are covered by New Zealand's accident compensation scheme which is run by the ACC.

ACC provides no-fault insurance cover to everyone in New Zealand for injuries resulting from a wide range of accidents regardless of whether the person injured is the one that caused the accident. This insurance cover is paid through a levy on your income and also on charges for running your vehicle.

Accidents covered by ACC include:

- Vehicle crashes;
- Injuries from work;
- Slips, trips and falls at home; and
- Injuries obtained in sporting activities such as soccer, sailing or paragliding.

This is not an exhaustive list of the accidents covered by ACC and it is recommended that you check with your healthcare services provider whether or not you may make an application to ACC for cover of an injury.

ACC assists with helping to cover medical treatment fees and rehabilitation costs such as physiotherapy or residential care. Note that ACC only helps to subsidise the costs and there will still be some charges payable by you. ACC will also make a payment to families in the case of an accidental death even if the family lives outside of New Zealand.

Dental care costs:

Dental care is free for eligible children up to 18 years of age. This free care isn't available through every practice so check with your dentist. You can also contact Talk Teeth on 0800 825 583 or visit their website for more information.

Adults have to pay privately for most dental services. There are no fixed or recommended fees so the Ministry of Health has recommended that you always ask about fees for a treatment and be prepared to shop around. For more information, visit the Ministry of Health website.

Dental treatment required due to an accident or injury is covered under ACC. As mentioned, ACC will assist with the cost but you will still need to pay the balance.

Medicine costs:

The cost of medicines and medical devices are also covered through the public health system for those that are eligible.

What is covered and what is not covered is decided by the Government's Pharmaceutical Management Agency (PHARMAC). The medicine/ drugs they approve are available on prescription for a NZD\$5.00 charge although for children under 13 they are free.

A full list of medicines and medical devices funded by PHARMAC can be found online through the Ministry of Health website as well as information on prescription charges. Those medicines that are not subsidised by PHARMAC will be more expensive.

Private Health Insurance:

To be eligible for private health insurance in New Zealand, you must meet the criteria for eligibility under the public health system. To be eligible you must be a NZ citizen, resident or a migrant holding a work visa for a minimum of 2 years.

Medical insurance gives you the advantage of being able to choose the doctor, specialist or surgeon you prefer and also offers more control over when and where you are treated. A number of insurance companies offer medical insurance and there are two main types of policy:

- Comprehensive cover – covers you for all medical costs, including GP visits and prescriptions; and
- Policies that provide cover for specific combinations of specific care and elective (non-urgent) surgery.

You can find out more information on a privately operated website by Life Direct. It contains useful information about healthcare insurance and the ability to compare policies from a range of New Zealand health insurance providers.

Further Information:

For further information on healthcare in New Zealand, please contact the Immigration Team at Queen City Law – www.qcl-immigration.co.nz

Or visit:

Ministry of Health – www.health.govt.nz

Accident Compensation Corporation – www.acc.co.nz

For more detailed information, we recommend that you visit the Ministry of Health website which contains detailed information of the Healthcare System in New Zealand as well as links and details of healthcare providers.