



## Postgraduate Medical Education Council of Tasmania

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## International Medical Graduate Orientation Manual

This orientation manual has been designed to complement hospital based orientation programs and aims to provide doctors who have recently arrived in Australia with information that will help them settle into the community and function effectively.

This manual is available in basic hardcopy format and also on the web ([http://www.pmct.utas.edu.au/img\\_manual.html](http://www.pmct.utas.edu.au/img_manual.html)) with links to more detailed information.

The manual is presented in three sections:

- **Section 1:** Essential things every doctor and their family must do soon after arriving in Australia.
- **Section 2:** Basic information about how the health system operates.
- **Section 3:** Support and community services for doctors and their families in Tasmania



## Section 1:

Below is a list of **six** important things that you should do as soon as possible after arriving in Australia.

### **1. Apply for a Tax File Number (TFN)**

To receive an income in Australia, you need a Tax File Number (TFN). Income includes wages or salary from a job, payments from the government, and money earned from investments including interest on savings accounts.

In Australia, you can telephone the Australian Taxation Office (ATO) and have a TFN application form sent to you. Alternatively, you can apply for a TFN over the internet.

The table below provides contact details for the ATO:

| <b>Australian Taxation Office (ATO) contact details</b> |   |
|---|---|
| Telephone   | <b>13 2861</b>  |
| In person   | ATO<br>200 Collins Street<br>Hobart TAS 7000<br><br>ATO<br>Retirement Service Centre<br>Corner of Boland and Willis Streets<br>Launceston TAS 7250<br>(make an appointment to visit Launceston site:<br>13 2861)                    |
| Apply for a TFN online                                  | <b>See:</b> Online individual Tax File Number (TFN) registration<br><a href="https://iar.ato.gov.au/iarweb/default.aspx?pid=4&amp;sid=1&amp;outcome=1">https://iar.ato.gov.au/iarweb/default.aspx?pid=4&amp;sid=1&amp;outcome=1</a> |
| Homepage  | <b>See:</b> Australian Taxation Office (ATO)<br><a href="http://www.ato.gov.au/">http://www.ato.gov.au/</a>   |



## 2. Register with Medicare

The Australian Government provides help with basic medical expenses through a scheme called Medicare. You may be eligible to join Medicare and gain immediate access to health care services and programs. These include free public hospital care, help with the cost of out-of-hospital care, and subsidised medicines.

### How to enrol

To enrol in Medicare, you should go into a Medicare office 7 to 10 days after your arrival in Australia and bring your passport or travel documents. There are also many different private health insurance options you may wish to consider, as Medicare does not provide for all services.

**Examples:** Medicare does not cover dental care, most optical care or ambulance services.

The table below provides contact details for Medicare Australia:

| <b>Medicare Australia contact details</b>              |   |
|--|---|
| Telephone  | 13 2011   |
| In person  | <p>Hobart:<br/>Shop 7<br/>Trafalgar Centre<br/>110 Collins Street<br/>Hobart TAS 7000</p> <p>Burnie:<br/>Shop 2<br/>Columnar Shopping Centre<br/>22 Wilmot Street<br/>Burnie TAS 7320</p> <p>Devonport:<br/>18 Rooke Street<br/>Devonport TAS 7310</p> <p>Launceston:<br/>90 St John Street<br/>Launceston TAS 7250</p> |
| Homepage   | <b>See:</b> Medicare Australia<br><a href="http://www.medicareaustralia.gov.au/">http://www.medicareaustralia.gov.au/</a>   |
| Medicare Welcome Kit<br>(available in other languages) | <b>See:</b> Medicare Australia Welcome Kit - Choose your language<br><a href="http://www.medicareaustralia.gov.au/public/migrants/language/index.jsp">http://www.medicareaustralia.gov.au/public/migrants/language/index.jsp</a>  |



## **What is private health insurance?**

Many people choose to pay for private health insurance. Private health insurance funds may cover costs for your treatment as a private patient in private or public hospitals and can include some services that Medicare does not cover, such as dental care, most optical care and ambulance transport. If you wish to purchase private health insurance, it is important to compare different funds. The cost and type of cover can vary widely.

### **For information on Private Health Insurance see**

<http://www.immi.gov.au/living-in-australia/settle-in-australia/everyday-life/health/whatispriv.htm>

## **3. Open a bank account**

In Australia, most income including salary or wages and government benefits are paid directly into a bank account. You should open a bank account within six weeks of your arrival, as you usually need only your passport as identification. After six weeks you will need extra identification to open an account.

Four banks are available in Tasmania: National Australia Bank, ANZ, Westpac and Commonwealth. There are two credit unions that provide banking services: MyState Financial Services and Connect Credit Union.

For further information on opening a bank account see:  
<http://www.bankers.asn.au/Default.aspx?ArticleID=675>

## **4. Register for English Classes**

Communicating in English is very important and the key to your successful settlement. English languages courses for new arrivals in Australia are provided under the Adult Migrant English Program (AMEP). As a new resident, you and members of your family may be entitled to receive free English language tuition of up to 510 hours. Register as soon as possible or you could lose your entitlement. See: <http://www.immi.gov.au/living-in-australia/help-with-english/amep/>

Doctors require a higher level of English to function effectively in a clinical environment than is provided in these courses. The Postgraduate Medical Education Council of Tasmania can arrange lessons for any doctors who require extra help with their English.

Phone the Project Officer (PMCT): 6222 8098



## **5. Enrol Your Children in School**

Under Australian law, children must attend school until they are 15 years old. You should enrol your children in a school as soon as possible. For more information see: <http://www.education.tas.gov.au/>

Tasmania has both a public and private school system. Please be aware that even the public schools may charge enrolment fees and term levies.

## **6. Apply for a Driver's License**

If you are a permanent resident visa holder and have a current driver's licence from another country, in English or with an official translation, you are allowed to drive for your first three months after arrival.

After the three months, if you want to drive, you will need to have the appropriate driver's licence. This will usually require you to pass a knowledge test, a practical driving test, and an eyesight test. In Australia, drivers' licences are issued by state and territory governments.

Information on driving licenses can be obtained from any Service Tasmania shop or on the internet at <http://www.transport.tas.gov.au/>

### **Hobart**

Hobart *Service* Tasmania Shop,  
134 Macquarie Street, Hobart TAS 7000  
Phone: 1300 13 55 13  
Hours: Monday to Friday 8.15 am - 5.30 pm

### **Devonport**

Devonport *Service* Tasmania Shop,  
21 Oldaker Street, Devonport TAS 7310  
Phone: 1300 13 55 13  
Hours: Monday to Friday 8.15 am - 5.00 pm

### **Burnie**

Burnie *Service* Tasmania Shop,  
Reece House, 48 Cattley Street, Burnie TAS 7320  
Phone: 1300 13 55 13  
Hours: Monday to Friday 8.15 am - 5.00 pm



## **Launceston**

Launceston *Service* Tasmania Shop,  
Henty House, 1 Civic Square, Launceston TAS 7250  
Phone: 1300 13 55 13  
Hours: Monday to Friday 8.15 am - 5.00 pm

In Australia there is a publication called "**Yellow Pages**" – hard copy and found in most offices and homes or via the web (<http://www.yellowpages.com.au>).  
This is a good resource for information and contact details for all sorts of things.



## **Section 2:**

### ***Basic information about how the health system operates***

Australia has three tiers of government. There is the Australian Government which has roles and responsibilities for the whole country, State & Territory Governments which operate within each state or territory, and Councils which provide specific services in a more localised area. In Tasmania responsibilities for providing health care are predominantly split between the Australian Government and the Tasmanian Government.

The Australian Government supports General Practitioners (GPs) and specialists in private practice, and provides subsidies for investigations and medications. The Tasmanian government runs the state's public hospitals, community nursing, allied health services, and public health department.

### ***Medicare Australia***

The Australian Government provides health and medical services through Medicare Australia (<http://www.medicareaustralia.gov.au/>). From a consumer's point of view Medicare is an insurance system that subsidises the costs of seeing a doctor, having investigations performed and obtaining prescription medicines. As a consumer you should register with Medicare in order to receive these subsidies. Your eligibility to receive medical treatment under the Medicare system depends upon the type of visa that you have and your country of origin. As a doctor you need to understand how medical services are provided outside of the public hospital system.

Australia has a strong primary care system, predominantly provided by GPs who operate in a private practice setting. GPs bill patients for their services, a proportion of which may be claimed back from Medicare. Some GPs may "bulk bill" which means that they will accept a lower fee that is paid directly to them by Medicare.

GPs are the first point of contact for patients. In order for patients to access Specialists they must be referred by a GP. Specialists may work in private practice in the same manner as GPs, they may have appointments at public and / or private hospitals (as Visiting Medical Officers) or be employed by a public hospital (as Staff Specialists).

When patients require investigations (X-rays, blood tests) these must be requested by a doctor and are usually performed by radiologists and laboratories operating under a private practice arrangement.

In Australia some medications are "over the counter" which means they may be purchased directly by patients. Most medications require a prescription from a



doctor which must be presented at a pharmacy. The costs of these medications are subsidised through the Pharmaceutical Benefits Scheme (PBS).

For detailed information on the PBS visit <http://www.health.gov.au/pbs>

### ***Tasmanian Department of Health & Human Services (DHHS)***

The DHHS is responsible for the public hospital system, the ambulance service and a wide range of community health services such as district hospitals and multipurpose centres, community nurses and other allied health practitioners.

As a Resident Medical Officer (RMO) you are employed by DHHS. Information about employment related issues can be found at <http://intra.dhhs.tas.gov.au/dhhs-online/page.php?id=9899>.

### ***Role of Private Hospitals***

Australia has a mixed system of public and private hospitals. Private hospitals may be owned by not-for-profit charitable organisations or by commercially oriented corporations. Fees are charged for services provided by these hospitals. For inpatient services Private Health Insurance is usually required in order to cover some of these costs. For outpatient services, including emergency departments, a facility fee is usually charged, and a portion of the doctors' bills can be claimed back through Medicare. The Australian Government currently contributes a 30% rebate to individuals paying private health insurance premiums.

### ***Medical Council of Tasmania – Registration, Professional Conduct / Misconduct***

In order to practice Medicine in Tasmania, you must be registered with the Medical Council of Tasmania (<http://www.medicalcounciltas.com.au/>).

Registration requirements vary depending upon individual circumstances.

However, most IMGs newly arriving in Australia / Tasmania will have registration that is "conditional". These conditions usually include:

- Practice confined to the hospital posts you have been offered
- Requirement to pass the AMC exam within a specified timeframe
- Requirement to attend at least 70% of scheduled continuing education sessions.

As requirements change from time to time, and are dependent upon personal circumstances, this information is to be used as a guide only.



## **AMC requirements**

The Australian Medical Council (<http://www.amc.org.au/>) is a national body that is responsible for ensuring appropriate standards of medical education and training. You should familiarise yourself with the AMC's requirements as they apply to you.

## **Vocational training**

If you are reading this, you are probably employed (or about to be employed) as a RMO. In Australia we refer to these posts as "pre-vocational", in other words these are posts that are designed to give you general hospital experience, but do not provide a pathway to specialist training and qualifications.

Most doctors will enter vocational training in their chosen specialty, and with the exception of General Practice this is controlled by the relevant specialist college. Click on the links below to find out more about each specialty.

### General Practice

Training is co-ordinated by Australian General Practice Training (<http://www.agpt.com.au/>) and delivered by a Regional Training Provider (RTP). In Tasmania this is General Practice Training Tasmania (<http://www.gptt.com.au>). Vocational registration is provided by passing Fellowship examinations of either the Royal Australian College of General Practitioners ([www.racgp.org.au](http://www.racgp.org.au)) or the Australian College of Rural and Remote Medicine ([www.acrrm.org.au](http://www.acrrm.org.au)).

Medicine (<http://www.racp.edu.au/>)

Surgery (<http://www.surgeons.org/>)

Obstetrics & Gynaecology (<http://www.ranzcog.edu.au/>)

Paediatrics (<http://www.racp.edu.au>)

Psychiatry (<http://www.ranzcp.org/>)

Emergency Medicine (<http://www.acem.org.au/>)

**The mandatory International Medical Graduates Orientation Program for new IMGs, covers the Australian health care system in more detail and is a requirement of the AMC. The RHH orientation program is available at the following DHHS intranet site: (<http://intra.dhhs.tas.gov.au/dhhs-online/page.php?id=21750>)**

***For queries about the RHH program, please contact the IMG Support Officer (6222 8369)***



## Section 3:

### Support and community services for doctors and their families in Tasmania

#### ***Migrant Resource Centre***

These centres are distributed throughout Tasmania and are designed to assist newly settled migrants with a range of services.

##### In Hobart contact:

The Migrant Resource Centre Southern Tasmania  
49 Molle Street, 7000 Hobart, Tasmania  
*Phone:* (03) 6221 0999 *Fax:* (03) 6231 1264  
*Email:* [reception@mrchobart.org.au](mailto:reception@mrchobart.org.au)  
<http://www.mrchobart.org.au/>

##### In Launceston contact:

The Migrant Resource Centre (Northern Tasmania) Inc  
95-99 Cameron Street (P.O. Box 824), Launceston 7250  
*Phone:* (03) 6332 2211 *Fax:* (03) 6334 2660  
<http://www.mrcltn.org.au/>

##### In Burnie contact:

The Migrant Resource Centre North West Region  
45 Main Road, St Albans 3021 (Head Office)  
*Phone:* 03 9367 6044 *Fax:* 03 9367 4344  
<http://www.mrcnorthwest.org.au/>

##### In Devonport contact:

Room 44 – 2nd Floor  
Cnr Best & Rooke St  
Devonport TAS 7310  
*Phone:* (03) 6423 5598  
*Fax:* (03) 6424 8654

#### ***Centrelink***

Centrelink (<http://www.centrelink.gov.au/>) provides a wide range of community services and benefits. Whilst most of these relate to people who are unemployed, there may be some benefits to which you are entitled (eg child care benefit) depending upon your residency status.



## **GP Atlas**

The GP Atlas was designed primarily to help with the recruitment and retention of rural GPs in Tasmania. However, it has a lot of useful information for all IMGs. Visit <http://www.gpatlas.org.au/>

## **Tax Basics**

The Australian Tax Office (<http://www.ato.gov.au/>) controls all aspects of taxation in Australia. The financial year runs from 1<sup>st</sup> July to 30<sup>th</sup> June the following year. All persons earning an income are required to submit a tax return that documents their income and expenses. You may submit this on your own or you may choose to pay and tax agent or accountant to help you. Their fees should be more than offset by their ability to decrease the amount of tax you are due to pay. If you choose to use an agent or accountant then you should discuss your situation with one sooner rather than later.

You should keep all receipts related to any work expenditure as these may be claimable as a deduction.

DHHS also operates a salary packaging program (<http://intra.dhhs.tas.gov.au/dhhs-online/page.php?id=852>). This program allows some benefits (eg mortgage, some bills) to be paid directly and free of income tax. You are strongly recommended to consider this option.

