

UNDERSTANDING HEALTHCARE IN AUSTRALIA



NSW
GOVERNMENT





Everyone in Australia can get health care

There are lots of different places to get health care:

- online (for example, the Healthdirect website)
- pharmacy
- local doctor
- hospital
- sexual health clinics
- mental health services
- other health services

PALM Scheme workers have private health insurance.

Private health insurance helps you to pay for health care. In some instances, there may be a gap for you to pay and sometimes the service is free.

You may find some services where you have to pay upfront and claim back the money, so it's best to always keep a small amount of money aside in your savings for an emergency.



Rights are things that help protect you. They make sure you are treated fairly and that you can make decisions about your health.

Your rights to health care in Australia

Everyone has the right to health care. This means you can:

- **Get health care that makes you feel safe** and respects your culture and beliefs.
- **Choose your doctor.** If you are not comfortable with someone, you can ask for a different doctor.
- **Ask for simple information about your health** and treatment so you can make the best decision for you.
- **You can say “yes” or “no” to treatments and tests.** Before you decide, the doctor must explain everything first.
- **Keep your health information private.** It should only be shared if you agree to it.
- **Ask for a free interpreter** if you need help understanding English and want to speak to someone in your language.
- **Get care in an emergency.** If something happens, you can go to the hospital or call an ambulance. You might need to pay for this.

All PALM Scheme workers must have private health insurance while in Australia.

Private Health Insurance

Private health insurance helps you pay for your medical bills, like staying in hospital and some treatments.

It usually covers:

- When you go to hospital for treatment (and are admitted to hospital)
- When you go in an ambulance
- Staying in hospital overnight
- Some doctor fees
- Some medications

The cost for private health insurance comes out of your pay.





Nib services

If you have insurance with nib, nib provides services to help you when you are sick:

- Symptom checker – An online tool to check how you are feeling and get advice
- Talk to a nurse for free help. Call **1800 929 260**
- Find doctors and clinics near you
- Telehealth hub – Get free health advice over the phone or online (video call).

Scan the QR Code with your mobile phone to visit www.nib.com.au/overseas-health-insurance/palm-health-hub



**In Australia, you
can get health care
from many places.**

What should I do if I am sick?

- Call healthdirect (**1800 022 222**), a free telephone service to get health advice
- Talk to your PALM Scheme employer
- Visit a pharmacy for health issues that are not urgent
- See a local doctor (GP) for check-ups and treatment
- Go to a hospital for emergencies

If you have a serious issue or medical emergency, call Triple Zero (000).





If you have an emergency, you can go to the emergency department at a hospital.

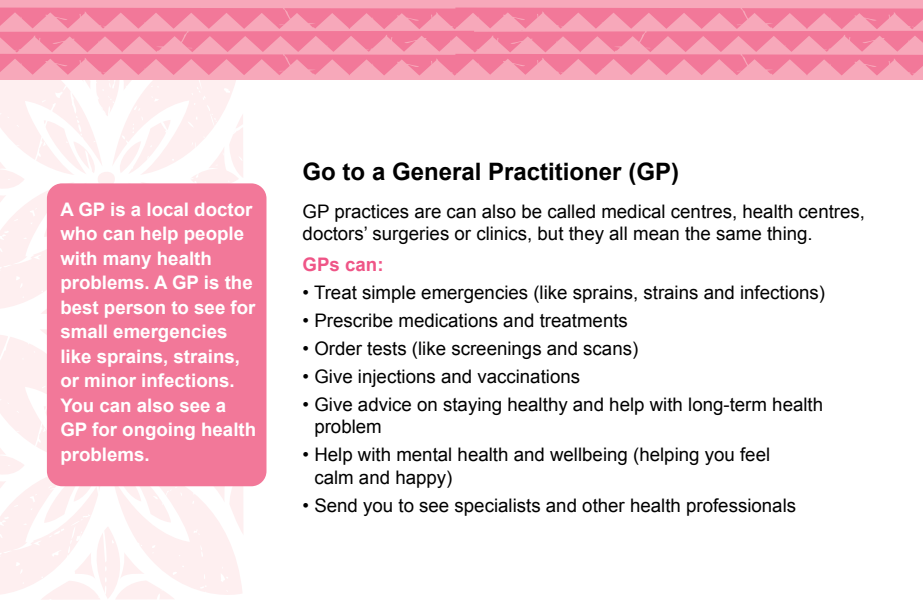
Medical emergency

The hospital emergency department is open 24-hours a day to help with serious injuries or if you're very sick and need urgent care.

You can go directly to the Emergency Department or call triple zero (000) for an ambulance if you can't get there on your own.

You may need to go to the emergency department if you have:

- Chest pain
- Severe aches or pains
- Trouble breathing or heavy bleeding
- Passing out or having a seizure
- A bad allergic reaction
- Serious mental health issues
- Injuries from an accident
- Broken bones or bad burns
- Drug overdoses or poisoning



A GP is a local doctor who can help people with many health problems. A GP is the best person to see for small emergencies like sprains, strains, or minor infections. You can also see a GP for ongoing health problems.

Go to a General Practitioner (GP)

GP practices are can also be called medical centres, health centres, doctors' surgeries or clinics, but they all mean the same thing.

GPs can:

- Treat simple emergencies (like sprains, strains and infections)
- Prescribe medications and treatments
- Order tests (like screenings and scans)
- Give injections and vaccinations
- Give advice on staying healthy and help with long-term health problem
- Help with mental health and wellbeing (helping you feel calm and happy)
- Send you to see specialists and other health professionals

**Healthdirect is a
free phone service
where you can get
health advice.
Call 1800 022 222**

Call healthdirect

When you call healthdirect, you can speak to a nurse about health questions, how you are feeling, or find out where to get the right care for you.

You don't need Medicare or private health insurance to use it.

You can call healthdirect any time of the day or night, from anywhere in Australia.

If you need help talking to healthdirect in your language, call the Translation and Interpreter Service (TIS) on 131 450.

A pharmacy is place that you can buy medicines and other health items.



Go to a pharmacy

A pharmacist (sometimes called a chemist) is a health expert who can give you health advice, medicines and help you stay healthy.

A pharmacist can help you with:

- Colds and flus
- Skin problems (itchy, sore or infected skin)
- Allergies
- Headaches
- Upset stomachs (diarrhoea or constipation)
- Sleeping problems

A pharmacist can also provide doctors certificates or “sick sheets”. They can also tell you if you need to see a doctor.

If you don't speak English well, you can call the Translating and Interpreting Service (TIS) National on 131 450 to get an interpreter. They can help you talk to health services in your language.

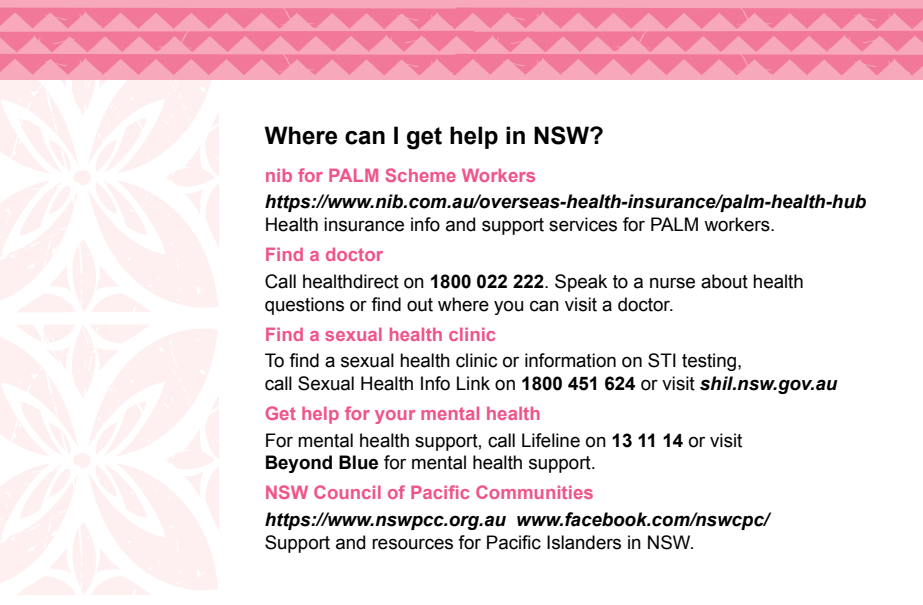
Speak to someone in your language

TIS National is available any time of the day, any day of the week. This service is free for most non-English speakers in Australia.

How to get an interpreter:

1. Call TIS National on **131 450**
2. Tell them which language you speak
3. When you are connected, you will be asked to confirm the language you speak
4. Stay on the phone while they find you an interpreter
5. The interpreter will tell the TIS National operator who to contact, and the operator will connect you and the interpreter to the health service you need





Where can I get help in NSW?

nib for PALM Scheme Workers

<https://www.nib.com.au/overseas-health-insurance/palm-health-hub>

Health insurance info and support services for PALM workers.

Find a doctor

Call healthdirect on **1800 022 222**. Speak to a nurse about health questions or find out where you can visit a doctor.

Find a sexual health clinic

To find a sexual health clinic or information on STI testing, call Sexual Health Info Link on **1800 451 624** or visit shil.nsw.gov.au

Get help for your mental health

For mental health support, call Lifeline on **13 11 14** or visit **Beyond Blue** for mental health support.

NSW Council of Pacific Communities

<https://www.nswpcc.org.au> www.facebook.com/nswcpcc/

Support and resources for Pacific Islanders in NSW.



KEEPING

SAFE IN

AUSTRALIA



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Your safety at work and home is important so you can enjoy your time in Australia. This guide helps you take care of yourself, understand your rights, and help you feel confident and safe.

My body, my rules

Keeping safe while working in Australia is important for your health and wellbeing.

A big part of feeling safe is having control over your own body. You have the right to choose what you do with your body, like who can see and touch it.

No one should touch your body **without asking** (getting permission). This includes family, friends, partners and people you work with. People always need to ask to touch your body, but especially when they want to:

- give you a hug
- give you a kiss
- hold your hand
- have sex with you.

Giving someone permission is called **consent**. This includes family, friends and partners.





Consent means saying “yes” when you agree to something, like hugging, kissing, or having sex. If you stay silent, or you say “no”, this is not consent. You can change your mind at any time. You and your partner must both feel safe and comfortable.

What is consent?

In Australia, there are laws about sexual consent. Laws are rules that everyone must follow.

Sex without consent is sexual assault – this is against the law in Australia. In NSW, the penalty for sex without consent can be up to 25 years in prison. Sexual assault includes:

- Touching someone in a sexual way without their consent
- Doing something sexual in front of them or with them without their consent
- Forcing someone to have sex

Respect everyone’s decision – Everyone has the right to say “no” and change their mind (even during sex).

You must be 16 years or older to give consent. A person under 16 years old cannot legally give consent.

Consent is about talking and listening. Always ask your partner:

- “Do you want to do this?”
- “Is it okay if I touch you here?”
- “Are you okay to keep going?”



Asking for, giving and getting consent

You can always say “no” or stop at any time, even in the middle of sex. Always check that both people feel comfortable. If you or your partner says “stop” or looks uncomfortable, you must stop straight away.

Always respect their feelings and choices.

People cannot give consent if they are:

- under 16 years old
- passed out, asleep or unconscious
- affected by drugs or alcohol
- being forced to do something they don't want to do
- being tricked into doing something different or scared to say no

And remember, consent should always be spoken. The clearest way to give consent is to say “yes”. Consent is not just about sex. You can say “no” to anyone if they ask you to do something to you that makes you feel comfortable.



A healthy relationship means you feel respect and trust with another person.

Healthy relationships

Everyone deserves respect and trust in relationships, this includes at home with family, partners, or people you live with.

In a good relationship, people feel safe, supported, and valued.

Relationships should never have violence, pressure, control or fear. If someone hurts you, controls your money, or forces you to do something you do not want to do, that is not love – it is domestic violence.

In Australia, domestic violence is against the law.

What are different types of domestic violence?

Physical: hurting someone by hitting or pushing them

Sexual: touching someone's private parts or forcing them to do something they don't want to do

Emotional: saying mean things, hurting someone's feelings or making them feel scared

Financial: taking or controlling someone's money without them asking you to

Psychological: trying to control someone, stopping them from seeing friends or family

Technological: using computers or phones to threaten or harass people. It can also be reading someone else's messages and emails, or tracking them without their consent





Sexual harassment is when someone says or does something sexual that makes another person feel uncomfortable.



Sexual harassment

Sexual harassment can include:

- Touching someone without consent
- Making sexual jokes or comments
- Staring at someone's body
- Sending sexual texts or pictures
- Asking for sex after they already said no

Even if you think it's a joke or just being friendly, it can still be **sexual harassment**.

Get help

If someone is hurting you or you don't feel safe, it is not okay. You can get help by talking to a person you trust or call **1800RESPECT (1800 737 732)**.

If you need help speaking in your language, call Translation and Interpreting Service (**TIS**) on **131 450** before calling the health service. TIS provides interpreters for free.



It is important to look
after your body, your
private areas and
keep safe during sex.



Sexual health information for everyone

Safe sex means keeping yourself and your partners healthy and safe from infections like sexually transmissible infections (STIs), HIV and hepatitis. Having safe sex can also help protect against unplanned pregnancy.

It is important to talk to your partner about using protection, like condoms. Forcing someone to have unsafe sex, or removing a condom during sex, is against the law in Australia.

Call the **NSW Sexual Health Infolink on 1800 451 627** to find out more information about safe sex and keeping your family healthy and safe.

STIs are infections
that can make you
sick and make it
hard to have a baby.



What are STIs?

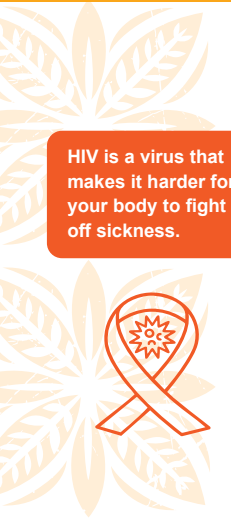
People get STIs from:

- sex or sexual activity without a condom
- sharing needles
- skin to skin contact of private areas.

Most STIs show no signs, so you might not know if you have one.

To find out if you have an STI, you need to get tested. Testing is quick, easy and private. In NSW, STI testing is free from sexual health clinics. **For more information, visit: www.shil.nsw.gov.au/palm-scheme**

STIs can be treated with medicine. It is important to get tested early. Untreated STIs can harm your body.



HIV is a virus that makes it harder for your body to fight off sickness.



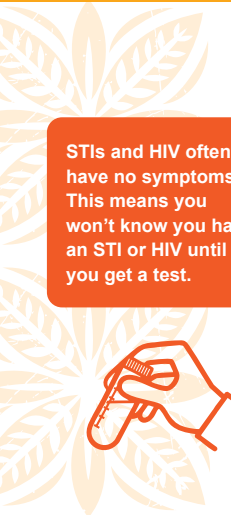
What is HIV?

People can get HIV from another person who is HIV positive and not on HIV treatment. This can be from:

- sex without a condom
- sharing needles or tattooing equipment that is not sterilised and safe
- mother to child during pregnancy, birth or breastfeeding (if not on treatment)

If you don't get treated, HIV can turn into AIDS, which is a very serious illness.

People living with HIV in Australia can get free treatment and live a long and healthy life. People on HIV treatment cannot pass HIV to others.



STIs and HIV often have no symptoms. This means you won't know you have an STI or HIV until you get a test.



How do I know if I have an STI or HIV?

You should have an STI test if:

- you have sex without a condom
- you notice pain, discomfort, or any changes in your private areas
- you have sex with someone new
- you haven't had an STI test before.

An STI test involves a urine (wee) test or a swab and a blood test.

Where can I get an HIV or STI test?

Testing is confidential and private. You can get tested at:

- A local doctor
- A sexual health clinic (free)

For information and to find your closest sexual health clinic, call the NSW Sexual Health Infolink on 1800 451 624.

Using condoms

Condoms help stop pregnancy and protect you from STIs by keeping body fluids from mixing during sex. **There are two types:** one goes on the penis, and the other goes inside the vagina. They work really well if you use them the right way. Here are some tips:



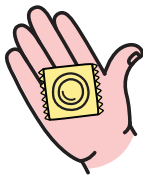
Check the expiry date before use.



Use condoms for all types of sex - oral, vaginal, and anal.



Use water-based lubricant (a slippery gel) to stop the condom breaking.



Use a new condom every time you have sex.

Contraception is something people can use when they want to have sex, but do not want to become pregnant or have a baby.



What is Contraception?

It is important to use contraception every time you have sex if you do not want to have a baby.

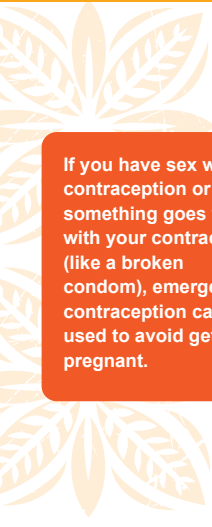
Many different types of contraception are available, including some that last for a long time and some that work for a short time.

There may be some costs involved to get contraception.

Some types of contraception include:

- **Condoms:** worn during sex to stop sperm from reaching the egg
- **The pill:** a tablet you take every day to stop getting pregnant
- **IUDs:** a small device put in your womb (uterus)
- **The implant:** a small device put under your skin (usually in the arm)
- **The contraceptive injection:** an injection you get every few months

Your doctor can help you understand which type of contraception best suits you.



If you have sex without contraception or if something goes wrong with your contraception (like a broken condom), emergency contraception can be used to avoid getting pregnant.

Unplanned pregnancy and Emergency Contraception

The **Emergency Contraception Pill (ECP)**, sometimes called the “**morning-after pill**,” is a tablet you can take after unprotected sex to stop pregnancy from happening.

- It works best if taken right away, but it can be taken up to four days after unprotected sex.
- It is for emergencies, and not for regular use – using condoms or other methods is the best way to prevent pregnancy.
- You can get the emergency contraception pill from a pharmacy.

Remember, talk with your partner and make decisions together that are respectful of your beliefs and values.

Call NSW Pregnancy Choices Helpline on 1800 008 463 for free, private, and kind support. There is no judgement – just clear information to help you.

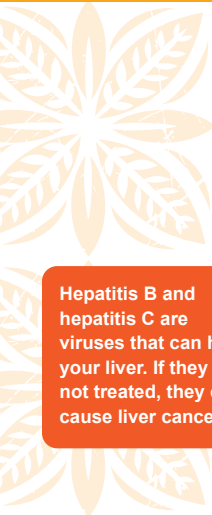
Your liver is very important. It cleans your blood, removes bad things, and gives you energy for work and life. It also helps your body use medicine properly.

Liver health

Some easy ways to look after your liver are:

- By eating healthy food like fruits and vegetables
- Drinking less alcohol – too much alcohol can hurt your liver
- Never sharing needles – this can spread viruses that damage your liver
- Always use condoms during sex to help stop infections like hepatitis B and C.





Hepatitis B and hepatitis C

Hepatitis B and hepatitis C can spread through blood, unprotected sex, and sharing needles or tattoo equipment with someone who has hepatitis B or C. Hepatitis B can also be passed from mother to baby during birth.

It is important to get tested for hepatitis B and C to protect your liver and stay healthy.

Hepatitis B and hepatitis C are viruses that can hurt your liver. If they are not treated, they can cause liver cancer

HEPATITIS B

There is a safe vaccine for Hepatitis B. It stops you from getting the virus.

If you have hepatitis B, you should see a doctor every year to check your liver and stay healthy. You might need medicine to help your liver.

HEPATITIS C

Hepatitis C can be treated with medicine. The medicine stops the virus and helps your liver.

There is no vaccine for hepatitis C, but you can stop it by using clean needles, wearing condoms during sex, and getting tattoos or piercings at a safe place.



Reducing harm

Reducing harm means staying safe and healthy by making safer choices, like using condoms and not sharing needles. These choices help protect your health and reduce the risk of getting sick.

You can get HIV, hepatitis B, or hepatitis C through unsafe sex, contact with blood or sharing needles, for example – bluetoothing.

People use needles for lots of reasons, including diabetes management or treatment. Remember to always use clean needles and get rid of used needles in the right way to keep everyone safe.

You can get **free and clean needles from a Needle and Syringe Program (NSP)**. This is also a safe place to get rid of used needles.

You can find the nearest NSP here:

www.health.nsw.gov.au/hepatitis/Pages/nsp-outlets.aspx





Services to help you stay safe

Counselling for domestic and family violence

Counselling is when a person listens to you and works with you to help you feel better. For counselling and support for sexual violence or family and domestic violence, please **call 1800RESPECT on 1800 737 732**. If it is an emergency, **call 000**.

Call healthdirect

Call healthdirect on **1800 022 222**. It is a free, 24/7 service for health advice. Speak to a nurse about health questions or find out where to get the right care near you.

NSW Multicultural HIV and Hepatitis Service

Find information in your language on HIV, hepatitis and sexual health. This service also offers support to people with HIV. **Visit www.mhahs.org.au**





Services to help you stay safe

NSW Pregnancy Choices Helpline

For free, private support on making a choice about a pregnancy, call **1800 008 463**.

The helpline is available 8:30am – 5:00pm, Monday to Friday.

PALM scheme support service line

If your employer cannot answer your questions, you can call the PALM scheme support service line on **1800 51 51 31** or email **palm@dewr.gov.au**

Sexual Health Infolink

For more information and support about STIs, HIV and contraception. Call **1800 451 624** or visit **www.shil.nsw.gov.au/palm-scheme**

The Translating and Interpreting Service (TIS National)

If you need help speaking in your language, call **TIS (131 450)**. They provide interpreters to the health services at no cost.





A portrait of a smiling woman with curly brown hair, wearing a blue top and a necklace. The background is a light blue gradient.

STAYING

HEALTHY IN

AUSTRALIA



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Introduction

Living and working in Australia is a big change. To help you enjoy your time here, it is important to look after yourself and stay healthy.

Being healthy is about eating good food, moving your body and looking after your mind and how you feel.



**Eating healthy food
keeps you strong
and healthy.**



Eating healthy

Healthy foods are foods like fruits, vegetables, rice, taro, and fish. Frozen or canned fruit or vegetables can be a good option if you can't get fresh fruit and vegetables. These foods give your body the energy it needs to work hard and feel good.

Fast food like McDonald's, KFC, or pizza is okay to eat sometimes, but not every day. These types of food are high in salt, fat and sugar. These foods should be eaten only sometimes and in small amounts because too much of them can make you tired or sick over time.

Drink water instead of soft drinks or energy drinks

– water is best for your body and helps to keep your teeth healthy. The tap in Australia water is safe to drink. It may taste different to the water that you are used to drinking in your home country.

Eating healthy and drinking water helps you stay healthy and strong. You can find more information online here
[**www.healthyliving.nsw.gov.au**](http://www.healthyliving.nsw.gov.au)



Staying clean shows respect for your body and helps stop the spread of germs.



Staying clean

Keeping clean stops sickness and keeps you healthy. Here are some easy ways to stay clean:

Wash your hands with soap often, like every time you use the toilet, before you eat, and before and after work.

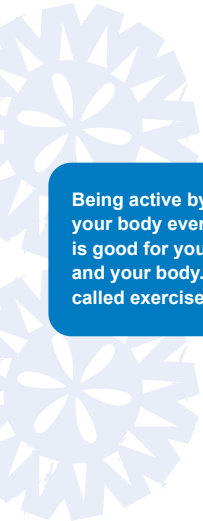
Brush your teeth every morning and night. Brushing your teeth should take at least 2 minutes. Drinking Australian tap water is safe and helps keep your teeth healthy.

Have a shower or bath every day to wash away sweat and dirt. Dry yourself well after your shower or bath.

Change your clothes every day to stay clean and fresh.

Wash your towels once a week. Wash your bed sheets every 1 or 2 weeks.

Keep your bathroom clean Clean your shower, toilet and sink every week. A clean bathroom helps keep your body clean too.



Being active by moving your body every day is good for your mind and your body. This is called exercise.

Moving your body

Exercise helps you feel happy, sleep better, and keeps your heart strong. It can stop sickness like diabetes or heart problems.

You can do things you enjoy like walking or playing sports with friends. Adults should exercise most days. It is important to do five hours of exercise each week.

Even if you move your body at work, it is still good to exercise in your free time. Work and exercise use your body in different ways.





**Mental health is how
you feel in your head
and heart.**



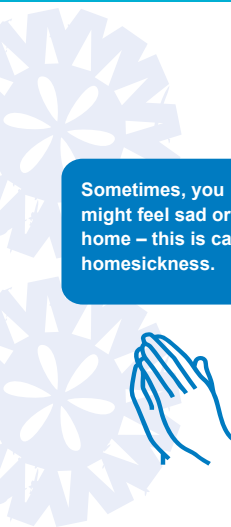
What is mental health?

Mental health is how we think, feel, and act. Sometimes we feel good, and sometimes we don't. This can change over time.

When our mental health is good, we can handle our feelings, think clearly, and get along with other people.

Looking after your mental health could mean talking to friends, getting enough rest, praying, or doing things you enjoy.

Remember, it is okay to ask for help if you feel worried or sad. Good mental health helps you feel strong and happy.



Sometimes, you might feel sad or miss home – this is called homesickness.



Feeling homesick?

It is normal to feel homesick when you are far away from your home country, family, friends, food and community. Calling or messaging family or friends back home can help you feel better.

Keep busy with sports, music, religious activities or spending time with community. If it gets too hard, talk to someone like your team leader, a friend, trusted community member or nurse.



If you feel sad, worried,
or lonely, there are free
services that can help.



Mental health help in NSW

Lifeline Call Lifeline on 13 11 14 anytime for free support.

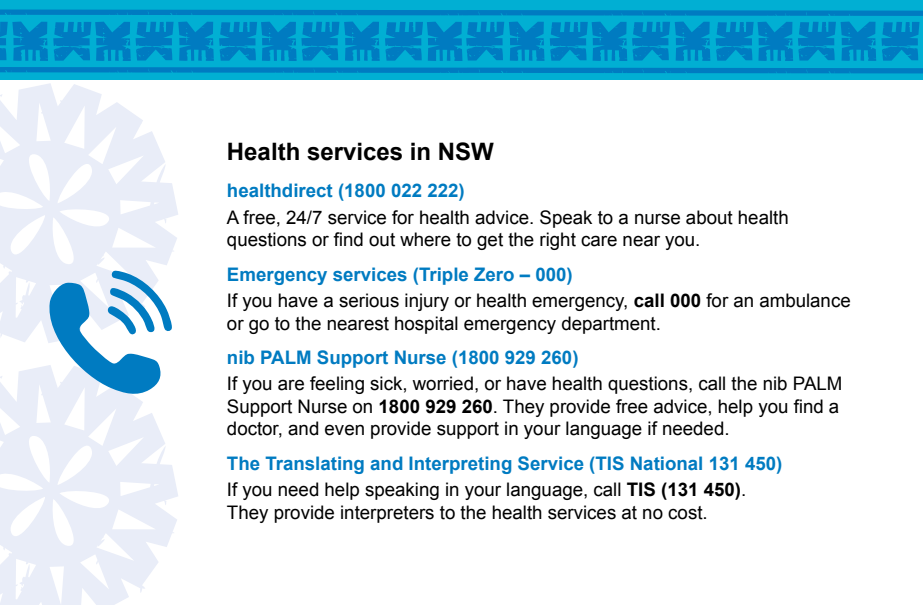
NSW Mental Health Line Call **1800 011 511** to speak to someone about how you feel.

NSW Mental Health Line **1800 011 511** to speak to someone for support.

Beyond Blue Call Beyond Blue on **1300 224 636**. They can help if you feel sad or homesick. Help is free, private, and always there for you.

If you need help speaking in your language, call the Australian Translating and Interpreting Service (TIS) on 131 450, before calling the service. TIS provides interpreters for free.





Health services in NSW

healthdirect (1800 022 222)

A free, 24/7 service for health advice. Speak to a nurse about health questions or find out where to get the right care near you.

Emergency services (Triple Zero – 000)

If you have a serious injury or health emergency, **call 000** for an ambulance or go to the nearest hospital emergency department.

nib PALM Support Nurse (1800 929 260)

If you are feeling sick, worried, or have health questions, call the nib PALM Support Nurse on **1800 929 260**. They provide free advice, help you find a doctor, and even provide support in your language if needed.

The Translating and Interpreting Service (TIS National 131 450)

If you need help speaking in your language, call **TIS (131 450)**. They provide interpreters to the health services at no cost.



Health services in NSW

General Practitioners (GPs)

A local doctor who can help people with many health problems. A GP is the best person to see for small emergencies like sprains, strains, or minor infections.

Call healthdirect on 1800 022 222 to find a GP near you.

Pharmacy

A pharmacy is a place that you can buy medicines and other health items. A pharmacist (sometimes called a chemist) is a health expert who can give you the medicine you need.

Some pharmacists can give you doctor certificates or “sick sheets”. Getting a sick sheet from a pharmacist may cost money so always ask if there is a cost. A pharmacist can also tell you if you need to see a doctor.





Helpful websites

Get Healthy Service

<https://www.gethealthynsw.com.au>

Free phone and online health coaching to help you reach health goals.

The phone line is open Monday to Friday 8:00am to 8:00pm and Saturday 9:00am to 5:00pm. **Call 1300 806 258**

NSW Council of Pacific Communities

<https://www.nswpcc.org.au>

Support and resources for Pacific Islanders in NSW.

The Salvation Army

<https://www.salvationarmy.org.au>

Help with food, housing, and financial support in NSW.

Sexual Health Infolink

For more information and support about STIs, HIV and contraception.

Call 1800 451 624 or visit *<https://www.shil.nsw.gov.au/palm-scheme>*

