



General Practitioners'
Guide to Working
& Living in Australia



**Working in Australia** 

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**Congratulations** on making the decision to consider living and working in Australia.

Australia offers a fabulous setting in which to enjoy a medical sabbatical or a

permanent medical career. From red deserts and green jungles to golden beaches and vibrant cities, there is really 'nothing like Australia'.

Australia consistently ranks as one of the world's best places to live in terms of income, human development, healthcare and civil rights. It is the world's 13th-largest economy and has the world's sixth-highest per capita income. It is the sixth-largest country



in the world by land mass, but it has a comparatively small population (circa 23 million), which is concentrated in and around metropolitan cities and coastal areas.

The vastness of the country means that there is a huge range of climates and lifestyle options. Whether you want to work regionally and buy a vineyard, surf everyday, live by the ski fields or experience life in the unforgettable outback, we can help find the right job for you.

Explore what Australia has to offer by visiting Tourism Australia's website, and have a look at some of the blogs on the Head Medical website.



"Head Medical made finding a job in Australia as easy as possible. They were always friendly and professional, and their personal approach was of great value"

Dr Katie Richmond GP, Victoria, Australia



## Working in Australia

### **Healthcare System**

Almost 70% of health expenditure in Australia is funded by government: the Australian Federal Government sets national health policies and subsidises health services which are provided by State and Territory Governments.

There are two major national subsidy schemes, Medicare and the Pharmaceutical Benefits Scheme, but many Australians also take out private health insurance, partly as it is tax-efficient to do so. The Australian Government provides a subsidy of

**Northern Territory** Western Australia Queensland NT QLD WA SA NSW ACT South Australia VIC **Victoria** New South Wales & TAS **Australian Capital Territory Tasmania** 

approximately 30% to individuals who purchase private insurance, and further incentives include The Private Health Insurance Rebate and The Medicare Levy Surcharge. For further information, a useful Information Kit about Medicare's services is available on the Medicare Australia website.

Improving the health status of Australia's indigenous Aboriginal and Torres Strait Islander peoples is both a longstanding challenge and a priority for governments in Australia. The Office for Aboriginal and Torres Strait Islander Health (OATSIH), part of the Commonwealth Department of Health and Ageing, is committed to supporting sustained coordinated action to achieve health improvements over time for Aboriginal and Torres Strait Islander peoples. Their vision for the future is health services for Aboriginal and Torres Strait Islander peoples equal to that of the general Australian community.



### **GP Earnings in Australia**

Earnings in Australia are good and most GPs who make the move from the UK will considerably increase their earnings.

As a rough guide, most GPs will earn between AU\$250,000–350,000 p.a., increasing as they establish a loyal patient base. Some GPs may earn well in excess of this (up to AU\$500,000) and there are several incentives for GPs who work rurally and have emergency and/or procedural

skills.

Australian GPs are generally self-employed, taking home a percentage of the income they generate (either by billing the patient, their insurance company or Medicare). In almost all cases, rather than negotiate a base salary you will agree a percentage of billings. Percentage rates offered to GPs vary between 50% and 70%.

Getting the best financial deal isn't as simple as looking at the highest percentage options. Potential earnings depend on many factors, including (but not limited to):

- How many patients you wish to see an hour and how busy the practice is
- Whether the practice is bulk-billing, private billing, or a mix of both
- Whether you work any evening or weekend on-call shifts
- Minor surgeries, aesthetics or skin work may also increase your billings



#### **Other Things to Consider**

- A higher percentage doesn't necessarily always mean better earnings you must also factor in overall billings.
- Many practices which offer a lower percentage to you have a higher level of support from Nursing and AHPs, allowing you to see more patients and maximise your billings meaning that your overall income will be greater.
- Some corporate practices offer a lower percentage but a high upfront sign-on fee to help with the cost of relocating and settling. Many Doctors signing 2 or 3 year contracts prefer this.
- The number of services offered in-house by individual practices allows them to ethically add value to each patient contact, thereby maximising each doctor's income, without overservicing. This increases the average cash return per patient far above the standard consultation fee.

Bulk Billing is when the patient does not pay for the consult, rather the practice charges directly to Medicare. This is the minimum consult charge, and is currently AU\$37.05. Bulk-billing is usually standard for Concession Card Holders, minors and pensioners. In contrast, a non-bulk bill paying patient will pay a higher rate for their consultation as determined by the practice. The average rate is presently around AU\$70, and private patients can then make a claim from Medicare themselves and receive a partial reimbursement of AU\$37.05.

#### **Federal Government Incentives**

Under the General Practice Rural Incentives
Program (GPRIP) GPs are eligible for payments
when they meet a qualifying period of continuous
service and progress by completing active quarters in
categories of eligible rural and remote locations, with varying
qualifying periods which are dependent on the location (up to a
maximum of AU\$47,000).





#### Registration

Obtaining medical registration and a visa generally takes 6-9 months from start to finish and is done *after* you secure a suitable job offer. Our experienced UK based Registration Team will work closely with you to obtain these, helping you make a smooth transition into your new role in Australia.

#### How does it work?



**Stage 1:** The Australian Medical Council (AMC) conduct an administrative check, prior to forwarding your application to either the Royal Australian College of General Practitioners (RACGP) or the Australian College of Remote and Rural Medicine (ACRRM).

**Stage 2:** The College assess comparability, either by looking at qualifications, or in some cases asking you to sit a FICPI (Fitness for Intended Clinical Practice Interview).

**Stage 3:** The Australian Health Practitioners Registration Authority (AHPRA) will approve your registration, taking into consideration your college outcome and also checking you meet the required English Language standards and are able to supply ten years of Certificates of Good Standing.

Stage 4: We'll help you with obtaining a 457 work visa (more info on page 8).

**Stage 5:** You'll need a Medicare Provider Number to refer patients and order diagnostics. This can be applied for once you are in Australia and may take up to 28 days to be issued (meaning you won't be able to start work straight away, unless you go to Western Australia where you can apply for this before you arrive).



#### Are my GP qualifications recognised in Australia?

The Specialist Recognition Program (SRP) provides a pathway to Fellowship of the RACGP for internationally trained GPs, who will be deemed to be either Substantially Comparable or Partially Comparable.

**Substantially Comparable (VR)** GPs are considered directly comparable to Australian trained GPs and require no further exams, training or supervision to obtain Fellowship. These GPs are able to claim the highest Medicare rebates.

**Partially Comparable (Non-VR)** GPs will undertake either further training or supervised assessment before applying for Fellowship. However, this is not as daunting as it sounds and we work with many Category 2 GPs.

An alternate pathway to registration which suits some GPs better, depending upon their experience and qualifications, is to apply for Fellowship of the Australian College of Rural and Remote Medicine (ACRRM), which is also vocationally recognised under Medicare.

## What is District of Workforce Shortage and what does it mean for me?

Usually to get a Provider number you will have to practice in a District of Workforce Shortage (DWS). This system is used by the Australian Government to achieve an equitable distribution of medical services across Australia, however it's a far cry from the jobs in the outback that put some GPs off when they hear this term. There certainly are a range of rural positions but you'll also find DWS areas in the outer suburbs of major cities, smaller regional cities and lively coastal towns. For those who want to live an urban lifestyle, there are DWS areas within an hour of most major cities. After 10 years of practice (fewer if you work in a very rural area) this restriction will be lifted and you will be able to practice anywhere you choose.



"Everyone at the practice is very nice and the work pressure is much less compared to the UK. I cycle to work and love it!

The weather is amazing and the sunsets are in a league of their own" — Dr Otto Olivier, GP, Perth



## **Immigration**

After registration the next step in the process is to apply for a temporary work visa for the Doctor and any accompanying and eligible dependants. The Temporary Skilled Shortage (TSS) visa (Subclass 482) allows you to live and work in Australia for up to 4 years (dependent on the length of their job offer). It can be renewed multiple times, each time for up to four years, and allows dependants to travel, live and work in Australia with you for the same duration. The application is submitted online and approved electronically. Further information is available from the Department of Immigration and Citizenship.





# Australia's Fabulous Lifestyle

Australia is the product of a unique blend of established traditions and new influences. Today Australia has a population of nearly 23 million people, with approximately 25% of the resident population born overseas. The defining feature of Australia is not only the cultural diversity of its people, but the extent to which they are united by a unifying commitment to the country.

Australia has a vibrant arts scene that reflects both the nation's Indigenous cultural traditions and its rich tapestry of migrant cultures. Visual and performing arts have strong followings, including film, art, theatre, dance and music. Australia is so large that it experiences most climatic conditions, from tropical monsoons to hot, dry weather and snow. Generally, however, the climate is warm and temperate, particularly in the major coastal cities. This relatively benign climate means people spend a good deal of time outdoors at beaches.



Australians love their sport: both playing and watching it.
A recent national survey showed that more than 11 million
Australians aged 15 or over participated at least once a week
in physical activity – a participation rate of almost 70%.

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There are lots of things to discover about living in Australia. You can start by taking a look at the tourism section on the Australian Government's website, and also by visiting the lifestyle page on the Immigration & Citizenship website.



#### **Education**

The Australian school year runs from January to December, with four school terms. The longest holiday is over the Christmas period (the Australian summer). Most educational institutions close for at least six weeks over the Christmas holidays. There are three other two-week school holidays during the year, in April, July and October.

The educational structure in Australia follows a three tier model that includes primary education (primary schools), followed by secondary education (secondary schools/high schools) and tertiary education (universities and/ or vocational education and training).

Australian universities are among the best in the world, with several in the Top 200 Jiao Tong University Ranking.

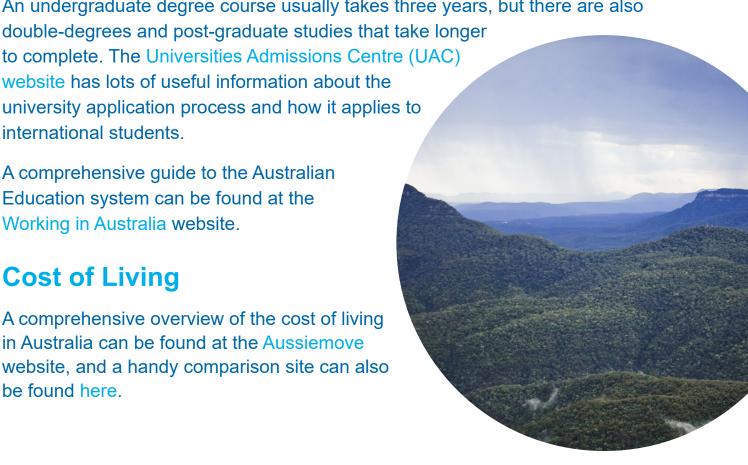
An undergraduate degree course usually takes three years, but there are also double-degrees and post-graduate studies that take longer to complete. The Universities Admissions Centre (UAC) website has lots of useful information about the

international students.

A comprehensive guide to the Australian Education system can be found at the Working in Australia website.

## **Cost of Living**

A comprehensive overview of the cost of living in Australia can be found at the Aussiemove website, and a handy comparison site can also be found here.





## Housing

Australian cities offer a wide range of housing options, ranging from a house on a block of land in the suburb of a big city, to sleek city-centre apartments. Country towns and regional cities are smaller and widely separated.

Renting a home is usually done through real-estate agents. A comprehensive guide to renting in every state in Australia can be found on the Australian Government's website here. It is also worth having a look at the following real estate websites to get an idea of what is available:

Real Estate | First National | Domain



#### **Pension**

Superannuation is a government savings program which ensures that while you work, you save money to live on in retirement.

Superannuation applies to employees, but most GPs work as independent contractors and are responsible for organising their own superannuation provision.

More information on this, income tax and related issues can be found on the Australian Taxation Office's website.

If you're thinking of making the move to Australia you may wish to consider transferring your UK pension.

While there are a number of requirements that must be met in order to successfully transfer your UK pension, recent changes to regulations make the process a lot easier than it used to be. For more detailed information, visit Australia Migration's website.



#### **Moving Pets**

As a general guide dogs, cats and horses may be brought in from a number of countries, subject to quarantine controls.

The UK is classed as a Category 2 country, meaning dogs and cats can be brought into Australia but need to spend 30 days in quarantine before you can pick them up and take them to your new home.

To view a full list of requirements regarding the exporting of pets from the UK to Australia, visit the Department of Agriculture's website.

### Get in touch, we'd love to hear from you.

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