

Medicare Safety Nets

[Medicare Safety Nets](#) can help to lower patients' out-of-pocket costs for non-hospital services.

The Safety Net could potentially be used as a tool to encourage more doctors to privately bill. Even if a patient is bulk billed by their GP, they might reach the Safety Net threshold relatively quickly if they are seeing other specialists (eg pregnant women, people who have had surgery). Once they reached the Safety Net threshold patients could be privately billed with minimal out-of-pocket expenses, as more of their costs will be covered by the government.

If you scan a patient's Medicare card and see that the Medicare rebate is higher than usual, this indicates that the patient has reached the Safety Net threshold. You could then make a note to privately bill that patient going forward. The Safety Net may not be suitable in all circumstances, as many patients who do reach the threshold do so quite late in the calendar year (ie November/December). The threshold amounts are reset each year on 1 January.

Patients do not need to register for the Safety Net if they are an individual with no dependants. Families and couples can register together to combine their costs, meaning they are more likely to reach the thresholds sooner. Families can register by completing the [Medicare Safety Net Registration and Amendment for Couples and Families form \(MS016\)](#). This only needs to be done once.

Patients can check their threshold amount through their [Medicare online account](#), the [Express Plus Medicare Mobile app](#), or by [ringing Medicare](#).

2025 Medicare Safety Net thresholds

Thresholds	Threshold amount	Who it's for	What counts towards the threshold	What benefit you'll get back
Original Medicare Safety Net (OMSN)	\$576.00	Everyone in Medicare	Your gap amount for the calendar year.	100% of the schedule fee for out of hospital services.
Extended Medicare Safety Net (EMSN)- General	\$2615.50	Everyone in Medicare	Your out-of-pocket amount for the calendar year.	80% of out-of-pocket costs or the EMSN benefit caps for out of hospital services.
Extended Medicare Safety Net (EMSN) - Concessional and Family Tax Benefit Part A	\$834.50	Concession cardholders and families eligible for Family Tax Benefit Part A	Your out-of-pocket amount for the calendar year.	80% of out-of-pocket costs or the EMSN benefits caps for out of hospital services.

Table 2. 2025 Medicare Safety Net thresholds. Source: [Services Australia](#)